



HOME NEWS

Scottish teachers to extend strikes over pay dispute

Teachers in Scotland are to extend their strike campaign after failing yesterday to get an improved pay offer from Mr Ross, Secretary of State for Scotland. They also intend to approach the Prime Minister.

Detective in bomb trial denies planting evidence

A detective's assertion that he found an oil refinery security pass under the carpet of a bedroom where two alleged IRA men had slept was challenged at the Central Criminal Court yesterday.

Freed man in murder attempt fears reprisals

A Protestant aged 20 was set free by a Belfast court yesterday to "start life afresh" after admitting his part in a sectarian murder attempt.

Prince Andrew leaves hospital

Prince Andrew, who is 14, left Dr Gray's Hospital, at Elgin, Moray, yesterday afternoon after staying overnight.

Two die in crash

Mrs Margaret Brett, aged 34, of Brighton, and her daughter, aged 14, were killed when their Jaguar car crashed into the rear of a milk lorry on the A23 London to Brighton road at Handcross, Sussex, yesterday.

Protestant grocer is sectarian victim

From Robert Fisk Belfast A Protestant shopkeeper who was seriously wounded by three gunmen two days earlier died in hospital in Belfast yesterday, bringing to 1135 the number of those who have died in the violence in Northern Ireland over the past five years.

Sir Don prepares for his baptism of fire

By David Leigh Sir Don Ryder, the newly appointed industrial adviser to the Government and chairman-designate of the proposed National Enterprise Board, made clear yesterday that he hopes his appointment and that of others like him to the board will calm fears that a wholesale expropriation of industry is in train.

Banks asked to give Leyland immediate aid

Continued from page 1 the corporation. Whatever money might become available, we shall not be relaxing that we are competitive in world markets.

Police make no move to ban Sinn Fein official

From Arthur Osman Birmingham West Midlands police have made no application for an exclusion order against Mr E. J. (Jerry) Caughey, treasurer of the Birmingham branch of the Provisional Sinn Fein.

West of Scotland may get £2m diving school

From Our Correspondent Dumfrieshire The Government is likely to announce before Christmas the establishment of a £2m deep sea diving school for Scotland.



Sir Don Ryder, who is to lead the inquiry into British Leyland's finances, photographed with waste paper for recycling, symbolizing Reed International, the papermaking group he is leaving to serve as the Government's industrial adviser.

'A lot of nonsense has been written about the fears of industry' Sir Don prepares for his baptism of fire

By David Leigh Sir Don Ryder, the newly appointed industrial adviser to the Government and chairman-designate of the proposed National Enterprise Board, made clear yesterday that he hopes his appointment and that of others like him to the board will calm fears that a wholesale expropriation of industry is in train.

Banks asked to give Leyland immediate aid

Continued from page 1 Earlier this year British Leyland decided to stretch out its £500m capital programme over seven years instead of the original five. Trade union leaders have been cooperating to a programme of industrial change through labour troubles have continued.

Crew refused to work with mate, inquiry told

A trawler had to return to port after only one haul when the crew refused to work because of the state the mate was in, a Department of Trade inquiry was told yesterday.

No job prospect, peer says

Lord Nugent of Clonlough, twice bankrupt, said in London bankruptcy court yesterday that he was unemployed and without prospect of employment.

Frustrated hotel man began three blazes

Three fires which broke at the Sherlock Holmes I brought detectives quickly to the scene. The fires started at midnight and members of the staff were party in the basement of five-storey building in I Street, London.

Shop owner who sold stolen bread fined £80

Barry Stooe, aged 31, of a store in Plaistow, Luton, who bought stolen bread in his shop "because of sure from his customers" fined a total of £80 yesterday.

Boy missing all night found lying in mud

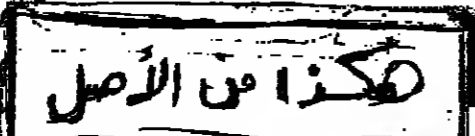
Robert White, aged three, who had been missing all night, was found yesterday lying face down in mud in his mouth in a farm outbuilding a mile from his home at Brynteg, near Llandudno Junction.

Shotgun raid on bank

A man escaped with a £11,000 strong at Glasgow branch of the Bank of Scotland yesterday after threatening the staff with a sawn-off shotgun.

Weather forecast and recordings

Weather forecast and recordings section containing two maps of the British Isles, one for 'NOON TODAY' and one for 'TODAY'. Below the maps are tables for 'Today' and 'Tomorrow' weather conditions, including sun rises, moon rises, and moon sets. The 'Today' table lists sun rises from 7:51 am to 5:22 am and moon rises from 12:32 am to 7:24 am. The 'Tomorrow' table lists sun rises from 7:53 am to 6:35 pm and moon rises from 1:50 am to 6:35 pm. There are also tables for 'Today' and 'Tomorrow' weather conditions, including wind direction and speed, and temperature ranges.



HOME NEWS

Government plans no early action to curb population and may need to stimulate growth

At Healy... The Government accepted the conclusion of the Ross panel on population that Britain could cope with any likely increase in population over the next 25 years, given a not too unstable world situation. But it also accepted the panel's advice that Britain would do better in the future with a stationary, rather than an increasing population.



Gift to China: Nykasi, one of a pair of white rhinoceroses being given to Peking Zoo by London Zoo in return for the pair of pandas, eyeing her crate yesterday before being flown from Scotland to Hongkong.

Hundreds to be freed of planning blight

By Christopher Warman... The last remains of London's abandoned ringways road network, affecting hundreds of homes in south-east London with planning blight, will shortly be made to disappear by the Greater London Council.

Gas Council engineer on bribe charge

A Gas Council engineer was bribed with £200 to give a pipeline company a big contract, a jury at the Central Criminal Court was told yesterday.

Lords claim sterility of EC plans

Our Political Staff... The House of Lords on Monday will be debating the European Economic Community's proposals for a common policy, which were discussed in the Commons on Friday evening.

Interpol seeks forgers of expensive watches

By Stewart Tendler... The genuine Cartier Tanque watch is square, with an 18 carat gold case and Roman numerals on the dial. Police believe the criminals are copying the case and then adding a cheap movement covered by an imitation of the Cartier trade mark on the dial.

Oxfam may have to cut overseas aid next year

From Our Correspondent... Oxfam, which is in its worst financial position for 10 years, has announced drastic economies to reduce costs. If the crisis continues, it may have to cut overseas aid next year.

Stamp dealers acquitted of plot

A judge directed a jury at the Central Criminal Court yesterday to acquit Julian Clive, aged 60, and his son, Michael Clive, aged 33, stamp dealers, after a 10-week trial concerning an alleged £2m fraud.

Move to use law to save the environment

By John Young... Proposals for a new body to give legal advice and assistance to environmentalists were put before a joint conference in London yesterday of the Solicitors' Ecology Group and the Committee for Environmental Conservation.

Suicide verdict on son is quashed by father's plea

Mr Thomas Roberts, a tax inspector, persuaded the High Court yesterday to quash a coroner's verdict of suicide on his son, aged 23.

No regrets by the man who travelled from wealth to penury on the Flying Scotsman

By Philip Howard... The railway enthusiast whose passion for the Flying Scotsman led him to insolvency was discharged from the Bankruptcy Court yesterday, on condition that he makes a token payment of £300 by the end of next year.

Another 5,000 children may seek aid

Only 5,000 children are expected to apply to the Family Fund for help now that it has been extended to children not handicapped at birth.

Burglary campaign

Police in the West Country have launched a campaign to cut crime. Burglary rates are nearly a quarter up on last year.

Families 'must live in high rise flats for years'

By Peter Evans... Many local authorities will be obliged to continue housing families in unsuitable high-rise flats for years to come, Mr Michael Burbridge, of the sociological branch of the department of the Environment, said yesterday.

Guard shot in raid

A guard was shot in the foot when four armed men attacked a security van outside the National Westminster bank in Cardiff, south Wales, yesterday.

EC favours union

ford students have voted by a 845 in favour of a national students' union. But only a quarter of the university's voters took part in the poll.

'Resist student sit-ins'

By Our Education Correspondent... University sit-ins should be resisted just as firmly as IRA terrorism, Mr William van Straubenzee, Conservative MP for Wokingham and a former Minister of State for Education, said in Oxford last night.

Wife who sold house for £1 awaits decision

Mr Justice Griffiths yesterday reserved judgment after a 10-day hearing in the High Court in the case of a woman who allegedly signed away her £45,000 house to her husband for £1 during a dispute.

Inflation cure 'could lead to rise of the National Front'

By Geoffrey Smith... A warning that the measures necessary to fight inflation could in certain circumstances be so severe in their effects on some people that they would lead to the rise of the National Front was given last night at Ellesmere by Mr John Biffen, MP for Oswestry and one of the leading Conservative monetarists.

Metropolitan Society for the Blind... help, comfort and happiness by day and frequent visits to blind people.

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The trouble with most modern hotels is, they don't have a sense of style. You'll enjoy yourself at the CORINTHIA PALACE HOTEL MALTA.

WEST EUROPE

France to build £560m aluminium plant in Siberia under agreement at Rambouillet summit

From Charles Hargrove Rambouillet, Dec 6 Mr Leonid Brezhnev and President Giscard d'Estaing today signed the most important package of economic agreements ever concluded between France and Russia after the second day of their Rambouillet talks. A joint communiqué, giving details of the agreement, will be issued tomorrow, at noon, just before Mr Brezhnev returns to Moscow.

cluding the largest complex in the world for the production of aluminium. The agreement has been very fruitful and useful for both our countries and the documents we have signed are very important for them", Mr Brezhnev said after the signature ceremony on the state dining room of the Chateau de Rambouillet. For his part M Giscard d'Estaing said: "I am very pleased with the tone which Mr Brezhnev has given to our talks, a very good and very positive tone, which has enabled us to survey all questions of mutual interest and reach agreement on all essential points."

The economic cooperation agreement, which is to last for five years, provides for the further doubling of trade between the two countries by 1980 (it has already more than doubled over the past five years). In addition, M Giscard d'Estaing and Mr Brezhnev signed three other agreements. One is for economic and industrial cooperation in the form of an agreement for a 10-year agreement of 1972. It lists new joint projects, including the aluminium complex for eastern Siberia worth 6,000m francs (about £560m), of which each side will finance half. Another provides for 12,500m francs credit by France in Russia and corresponding to Soviet orders worth 15,000m francs. The third arranges for deliveries of 2,500m cubic metres of natural gas a year between 1975 and 1980, rising to 4,000m cubic metres by 1980. The gas will be used for the production of one-eighth of French consumption at that date.

OVERSEAS

Democratic candidates on display at convention

From Patrick Brogan Kansas City, Dec 6 The Democratic mid-term convention got down to business today with the background full of obscure fights over the rules and the foreground full of would-be presidents of the United States. This last is a very strenuous occupation. Senator Lloyd Bentsen had two breakfasts this morning, one with the national committee, one with the Texas delegation, and an hour later he had an animated conversation with his wife.



Mr Nelson Rockefeller in happy mood after the House Judiciary Committee completes its hearings on his nomination for Vice-President.

Herr Schmidt nudges US leaders gently

From Fred Emery Washington, Dec 6 A pledge that West Germany would not shirk its responsibility to support America's "leading role" in resolving world economic problems was given here today by Herr Schmidt, the West German Chancellor. Addressing the National Press Club at the close of his official visit, Herr Schmidt clearly intended nudging both President Ford and Congress towards assumption of that leadership.

said when asked for his assessment of the all-important trade Bill. He had heard optimistic words here, but he judged the congressional process to be "a cliffhanger". He said he insisted on the importance of the "symbolism" of the trade negotiations. In these difficult times, he said, it was vital for the main industrialized nations to be seen talking sense round a table rather than resorting to saxe-quip-act and economic chauvinism. The West German Chancellor's speech was notable for reflecting EEC coolness towards Dr Kissinger's proposal for a \$25,000m (£11,000m) fund for petrodollar recycling.

Italian kidnappers turn to not-so-rich

From Our Own Correspondent Rome, Dec 6 Earnings are growing that not only rich Italians are now prone to extortion by kidnappers. On Wednesday, 11-year-old Nicoletta di Nardi was released by kidnappers after payment of a ransom said to be of 400m lire (£27,000). Her father dealt in precious stones and was described as prosperous but not rich.

Denmark prepares for the election no one wants

From Our Correspondent Copenhagen, Dec 6 Danish politicians have swung into beginning their campaign for the general election on January 9. The first posters went up less than three hours after Mr Poul Hartling, the Liberal Prime Minister, had dissolved Parliament late last night. It is clearly an election that no one wants. Opinion polls show that a majority of the electorate feel that Parliament should have tried to reach agreement instead of causing the delay and expense of a poll only a year after the previous one.

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Head of Unesco defends resolutions on Israel

Paris, Dec 6—Mr Amadou Mbow, director-general of the United Nations Educational, Scientific and Cultural Organization (Unesco), today defended recent Unesco general conference decisions affecting Israel and said the country's status in the international organization remained unchanged. "There has been reference to the 'politicization' of Unesco, as if the agencies of the United Nations system had not in fact been born of a political determination to found a just and durable peace", Mr Mbow said in a written statement.

Soyuz 16 cosmonauts get ready to make descent

Moscow, Dec 6.—The two Soyuz 16 cosmonauts said today that they have completed their experiments and are ready to start getting ready for the homeward journey. Since Monday they have been in space on a flight designed to simulate next July's orbital link-up with the Apollo 17 spacecraft. Lieutenant-Colonel Anatoly Rukavishnikov, the civilian flight engineer, appeared on television today. "Our experiments have come to an end and we are ready to start to pack", Colonel Filipchenko said.

Khmer Rouge advance on Phnom Penh

Phnom Penh, Dec 6.—Insurgent forces are making a determined effort to break through the Government's defence line around Phnom Penh, authoritative sources said today. Fighting had taken place south-east of the capital and advanced by the communist Khmer Rouge in the past 36 hours. In Vietnams communist troops had Government positions in the Mekong delta overnight, leaving the fate of a district headquarters garrison uncertain.

Court challenge by secretary

From Our Correspondent Canberra, Dec 6 The political storm over what is already being called the "Morosi affair" raged on today with a challenge thrown out by the attractive secretary involved to those "spreading stories about me" to lay charges in court. "I will not allow these people to continue to try to damage my reputation in order to advance their own aims", said Miss Juni Morosi, aged 41, after declining a job as private secretary to Dr James Cairns, the Deputy Prime Minister, because of the controversy.

EEC talks on beef

Brussels, Dec 6.—Latin American envoys today pressed the EEC to start negotiations for a long-term agreement on beef imports. The ban was introduced in June because of a growing surplus of European beef. The surplus is still in excess of 200,000 tonnes and the ban has been prolonged indefinitely.

Yugoslav anger over dispute with Austrians

Belgrade, Dec 6.—Yugoslavia today threatened to internationalize its dispute with Austria over the rights of Yugoslav minorities living in Austrian border provinces. Quoting official sources, the Yugoslav news agency Tass said that an Austrian Note of last Monday "closes the door for a bilateral solution". The Austrian Note rejected Yugoslav accusations that Austria had failed to fulfil treaty obligations.

Pilots object to findings on Washington crash

From Peter Strafford New York, Dec 6 A dispute has broken out between the American Air Line Pilots' Association and the National Transportation Safety Board over the air crash on Sunday outside Washington in which 92 people were killed. The pilots' association has attacked the board for a statement which, it considers, implicitly blames the flight crew for the crash. The board is standing by its statement. It said that the aircraft had descended to a height of about 1,800ft when the minimum for the area was 3,400ft.

American is acquitted

Rome, Dec 6.—Mr Jack Begon, an American journalist, was acquitted by a Rome court today of charges that he had faked his own kidnapping last year. Mr Begon, who is 63, disappeared in July last year and turned up a month later.

Court challenge by secretary

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Thousands idle in Spanish strike wave

Madrid, Dec 6.—Illegal work stoppages today affected thousands of Spanish workers, adding to the political pressures on the Government of Señor Arias Navarro. Labour sources said that strikers ranged from industrial workers to grape pickers in the Andalusian vineyards. Some of the stoppages were political and others to press wage demands. Señor Arias Navarro has come under heavy pressure to amend his programme for political reform. Moderates warn him that what he is doing may be too little and too late.

Guerrilla killed in clash at kibbutz near border

From Our Correspondent Tel Aviv, Dec 6 A guerrilla was killed today in a kibbutz near the Lebanese border after he shot and wounded two Israelis. The shooting occurred in Rosh Hanikra, two miles south of the border and a mile from the Mediterranean coast. The guerrilla was assumed to have crossed from a base in Lebanon. The Army declared the area out of bounds to civilians and the press while intensive searches were conducted in the surrounding hills and gulleys for possible accomplices.

Statue of Christ moved out of sight in Jerusalem

From Eric Marsden Jerusalem, Dec 6 A controversial statue of Jesus has been moved out of sight of Jerusalem and turned to face away from the Old City after a long verbal battle between Polish Catholic nuns, Jewish religious zealots and the municipal authorities. The dispute has ended amicably after the intervention of the Apostolic Delegate in Jerusalem, Mgr William Carey, of Canada. He persuaded the nuns to move the statue to a different part of the grounds of their House of Peace orphanage on the Mount of Olives.

Fewer dead than feared in airport collapse

Teheran, Dec 6.—Sixteen persons died and 11 were injured in the collapse of the snow-laden roof of the passenger terminal at Mehrabad international airport yesterday. Mr Husbang Arbab, head of the Iranian Civil Aviation Board, announced today. "The figure is final", he said. "Fortunately there are far fewer casualties than we anticipated earlier."

OVERSEAS

King Constantine tells Greeks monarchy is national unity symbol

Our Correspondent Athens, Dec 6 King Constantine warned the Greek people tonight that the monarchy was the main pillar of national unity...

The King does not argue and cannot be vindictive. He must remain silent, I did... The junta had tried to humiliate him because it felt that a king, whether exiled or illegally abolished, remained for everyone, as I remained for seven years, the only source of legality...



Athens farewell for Archbishop Makarios yesterday from Mr. Karamanlis, the Greek Prime Minister.

Archbishop keeps them all guessing

From Paul Martin Nicosia, Dec 6 Archbishop Makarios returns here tomorrow to a homeland that has changed its face, and a people who are expecting miracles...

The 38,000 Turkish troops have completed its physical division into zones of population. Now, only 14,000 Greek Cypriots remain in the north and about 20,000 Turkish Cypriots in the south... It is surprising how many of them feel that time is on their side.

Congress key in China at end of year

Our Correspondent Beijing, Dec 6 David Bonavia says the Chinese government is expected to hold the National People's Congress before the end of this year...

Gandhi-inspired movement poses a big challenge to political orthodoxy Old man with a message for India's youth

From Michael Hornsby Delhi, Dec 6 The current agitation in Bihar, led by Mr. Jayaprakash Narayan, a septuagenarian Gandhian activist, is developing into the most stimulating challenge to political orthodoxy in India since independence...

So far J.P. has found a more receptive audience for his vision of a village-based Utopia among the disaffected middle-class youth of the towns than in the countryside... He has carried his message beyond the borders of Bihar to Uttar Pradesh, Haryana and Punjab...

Guerilla enticed to embassy in Mexico City

Our Correspondent Mexico City, Dec 6 A Mexican guerrilla held three French diplomats at gunpoint for five hours yesterday, demanding their release...

Mr. Narayan: His hope lies in village power... on the 575,000 village communities in which 80 per cent of the population of 580 million live... He plunged into the neo-Hindu Savodaya (universal uplift) movement, which, independently of the Government, works on Gandhian lines...

Three-day week... BRITAIN—On the amount, it was estimated that the Government would be undertaking the study to be undertaken by the inquiry team... The PFPI might possibly have a role but Mr. Heseltine should await the necessary reassurance.

PARLIAMENT, December 6, 1974

Guarantee of working capital for British Leyland will enable company's requirements to be met

MR BENN, Secretary of State for Industry (Bristol, South-East, Lab.) made a statement about British Leyland... He said—Discussions have been taking place with the company regarding both its short-term requirements for working capital...

On the extent and role of public ownership, if sums are to be put into private industry it is right that that should be reflected in the degree of public participation... MR HILARY MILLER (Bromsgrove and Redditch, C)—His department has been in discussion with British Leyland...

What research has he done on the effects on the economy of a number of factors, including world-wide problems and the effect of the three-day week... SIR GEOFFREY DE FREITAS (Kettering, Lab)—In considering the long-term future of the British motor industry...

Government want to see healthy and profitable small firms sector... SIR WILLIAM ELLIOTT (Newcastle upon Tyne, North C) opened a debate on the problems of small and medium-sized businesses... MR LOVERIDGE (Havering, Uxbridge, C)—Why does the Secretary of State have to wait for the report before making the proposal for public ownership...

Irs Gandhi berates West for causing world crisis

Our Own Correspondent New Delhi, Dec 6 Indira Gandhi, the Indian Prime Minister, today criticized Western countries and said the world crisis was due to their inability to solve the international economic system justly or efficiently...

India dismayed by Diego Garcia base decision

From Our Own Correspondent Delhi, Dec 6 India has expressed its "deep concern" over the British Government's recently announced approval of American plans to expand their naval facilities on the Indian Ocean island of Diego Garcia...

Two ministers replaced in Ethiopia reshuffle

Addis Ababa, Dec 6—The Ethiopian Provisional Military Council announced today that it had replaced the Foreign Minister in a reshuffle of 14 civilian and military posts... Brigadier-General Teye Tilahun becomes commander of the Air Force...

Correction... Mr John Cope (Gloucestershire, South, C) made the speech which was wrongly attributed to Mr Robert Cooke (Bristol, West, C) in our report on Thursday of the debate on the Church of England (Worship and Doctrine) Measure...

SPORT

Racing

Bruslee may be first to complete notable Cheltenham double

By Michael Phillips
Racing Correspondent
Cheltenham is staging one of the most attractive days of racing this winter...

Comedy of Errors at Cheltenham

Both have had two good races this season, so both ought to be at their best. And just for good measure...

Saint Accord leads over the last fence to win the Waterside Steeplechase at Lingfield Park yesterday.

New tactics work for Party Time

Donald Underwood, who turned the flat race runner, Mon Plaisir, into a highly effective hurdler...

Bloodstock sales

Breeding industry receives warning

A grim warning to the breeding industry was sounded by Colonel Robin Hastings, managing director of the British Bloodstock Agency...

A toast to 19th win for Whispering Grace

By Jim Snow
New horses have captured the loyalty and admiration of northern racegoers more than the 11-year-old Whispering Grace...

Catterick Bridge programme

- 12.45 CLEVELAND STEEPLECHASE (Handicap: £442: 2m)
1 11-002 Winter Rain (B) (F. Tydesley, A. Dickinson, 6-12-2)
2 4211-14 Scottish Flyer (C) (M. Katz, A. Bassman, 7-10-2)...

Rackets

Youth and anxiety master experience and knowhow

By Our Rackets Correspondent
Etou settled their domestic argument and the younger pair, Andrew Milne and William Boone...

Cheltenham programme

- 12.45 FRED WINGTON STEEPLECHASE (£1,293: 3m 1f)
101 3u-112 Highland Abbe (C) (Mrs Hankey, L. Kennard, 8-12-2)
102 80-00-222 Alister (B) (Mrs Hankey, L. Kennard, 8-12-2)
103 00-01-022 Lector (B) (Mrs Hankey, L. Kennard, 8-12-2)...

Tennis

Metreveli fights his way back from the brink

Adelaide, Dec 6.—Alex Metreveli, the Soviet Union, had to fight his way into the semi-final round of the South Australian tennis championships here today...

Golf

Oosterhuis well behind the leaders

Miyazaki, Japan, Dec 6.—D Oosterhuis, the Dutch, improved his second round in the 87 Dunlop Phoenix golf tournament today with a 72. This was his disastrous first round...

Cheltenham results

- 12.45 112.46 BRISTOL HURDLE (19)
1 Mr. Deoxy, ch. g. by Snow-Villca (Mr. M. Vickers), 6-12-1 (av. 1)
2 Mr. Deoxy, ch. g. by Snow-Villca (Mr. M. Vickers), 6-12-1 (av. 1)
3 Mr. Deoxy, ch. g. by Snow-Villca (Mr. M. Vickers), 6-12-1 (av. 1)...

Lingfield Park

- 1.0 12.01 CROWHURST STEEPLECHASE (Handicap: £919: 2m)
1 Mr. A. Haggis, 6-27
2 Mr. A. Haggis, 6-27
3 Mr. A. Haggis, 6-27
4 Mr. A. Haggis, 6-27
5 Mr. A. Haggis, 6-27...

Skiing

Klammer has fastest practice time

Val d'Isère, Dec 6.—Franz Klammer of Austria, raced to the fastest time in practice for men's downhill at the Critérium de la Premier Neige World Cup meeting here today. The race is rarely held in practice for the weather may change by Sunday...



PORT Rugby Union



... (left) and Wyatt: an interesting meeting of talent on the wing.

Even England captain cannot be certain of final trial berth

Peter West by Correspondent
withdrawal of the England captain, Chris... with a knee injury that kept him on the sidelines for a week...

Metropolitan side but withdrew from consideration because of Tuesday's University match... Even John Pullin, England captain, has a case...

Football

Leeds could be caught in gale of confidence

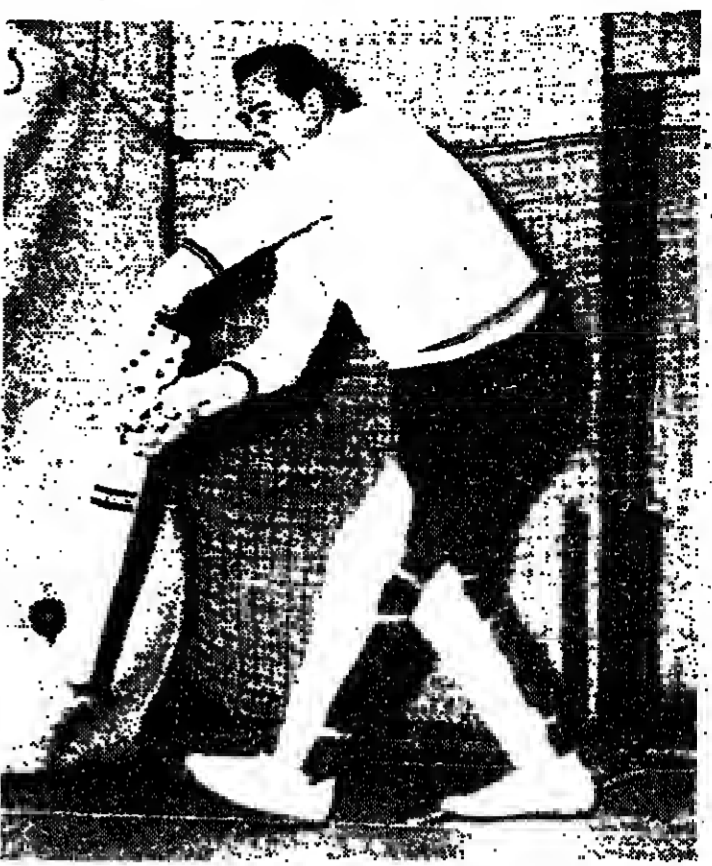
By Norman Fox
Before sending his excellent team out to equal the much-complimented football of their first division neighbours from Ipswich in a League Cup tie this week...

Hockey

Kent must win to play in final

By Sydney Friskin
A glance at the original plans will show how far the county hockey championship, sponsored by Benson and Hedges, has been pushed back by bad weather...

Cricket



Clive Lloyd has a net practice at Sevenoaks indoor school before leaving today to join the England party in Australia.

Lloyd returns in team against W Australia

From John Woodcock
Cricket Correspondent
Perth, Dec 6
The first thing to be said from here is that the pitch at the West Australian Cricket Association is colloquially called 'the flat'...

Welsh compensated for three changes

David Parry-Jones
doubts hover over the future of series of B International matches between Wales and the latest of which takes place at Cardiff Arms Park this noon...

uncapped men experience in a big representative context. Three of the Welsh side—Faulkner, Rees and Evans—were in action against New Zealand last week...

FA cup draws to be held late on Saturday

The FA Cup draws for the remainder of the season are to be made on Saturday night instead of Monday...

Marsh to appeal against caution

Rodney Marsh, the captain of Manchester City, is appealing against a caution at a meeting of the FA disciplinary committee in London on Monday...

Stockport's big loss

Stockport County whose gates dropped by £18,000 last season had a record loss of £46,259 and altogether are in the red to the extent of £118,909...

Revie wants seniors

Don Revie wants to include two 'seniors' in his England under-23 side for the match against Scotland at Aberdeen on December 18...

Clive Lloyd destroys the Indian bowling again

Julundur, India, Dec 6.—Clive Lloyd, the West Indian captain, has destroyed the Indian bowlers again today, scoring 125 in 105 minutes as the touring team reached 410 for five on the first day of the three-day match here...

Weekend fixtures

Table listing football fixtures for the weekend, including First Division, Second Division, and various cup matches.

Rugby Union

Table listing rugby union fixtures, including international matches and domestic league games.

Rowing

Oxford president has large choice of hopefuls
By Jim Railton
Oxford University appear on the Tidesway today (11 am) for their first rowing race in the 1974-75 season...

Table tennis

America may surprise the favourite
The biggest cash prizes ever on offer for table tennis in Britain will be strongly contested in the Pickwick international tournament at Crystal Palace today...

Motor racing

Brands Hatch gets a new sponsor
Boxing Day motor racing returns to Brands Hatch this year, with a meeting sponsored by the Pickwick international industry firm of Warner Brothers...

Television highlights

Table listing television highlights for the weekend, including BBC 1, IBA, and other channels.

Lacrosse

SOUTH OF ENGLAND LEAGUE: First division: London v London; Second division: London v London...

Rugby League

PLAYERS NO 6 TROPHY: Quarter-final: Hull Kingston Rovers v Salford...

French tour is in doubt

Cape Town, Dec 6.—Doctor Dan Craven today blamed cancellation of a South African schoolboys' rugby tour to France on the fact that the Government had refused permission for a match between two touring French national sides and a multi-racial team here...





# Postal and Weekend Shopping

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# Where else could you buy genuine leather at this price?

**3-piece suite in luxury leather**

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# His imagined India

by H. R. F. Keating

Some 11 years ago H. R. F. Keating, then a detective-story merchant with a reputation for off-beat Englishry, decided, largely in order to tap the American market, to make India his next setting and created one Inspector Ghote (pronounced Go-tay) of the Bombay C.I.D. Despite never having visited India, Keating not only won the Crime Writers Association Golden Dagger here and an Edgar Allen Poe Special Award in America, but was also lauded for his vividness and even authenticity. So Ghote lived again each year. In October Keating was invited to visit his still unseen Bombay.

And there it was. Haji Ali, the mosque that projects at the end of its long causeway into the Bombay sea, just as I had known it, would only as I pointed it out to the driver of the car bringing me in from the airport. (Well, he might not have known.) No great feat of the writer's imagination to have recognized the building, of course. I must have seen photographs of it, and it is not the sort of place that even after the briefest description you could easily mistake. Many an Indian on his first trip to London will have said "Ah" in just the same way as he spotted the Tower. But nevertheless, Haji Ali was heartening. It promised me that I had got a lot of it right, and soon indeed I was able to confirm that I had done better than just get the buildings in the correct places. I had, thank goodness, captured the atmosphere.

But, again, no great miraculous feat. Those other writers I had trusted had simply proved trustworthy, even down to such humble practitioners as the creator of the comic-strip from whom I had learnt that Bombay hill-boxes have tops domed like tin-hats. Though I had not learnt, thanks to the maddening obscurity of almost all illustrations, that the boxes are fastened by padlocks. In fact, padlocks are great fasteners of things Indian everywhere. Other details, of course, I had never quite clear. Yes, I knew that 300,000 Bombay lunches are brought in each day from wives in the suburbs by boys carrying metal containers in wicker baskets. But until one afternoon when I walked along beside a returning trio of such dohbawallas I did not know exactly how long the racks were (6ft), how many went to a handcart (10), or just how each container got to its right luncher (painted letters and figures on the lid). Nor had I appreciated the cheerfulness of the striding dohbawallas. Here was something new: the high level of happiness in this city even at night.

And there, I found as my stay went on, some notable coups of the imagination to chalk up. There was the sudden sight of a boy running along the roof of a train approaching its terminus, just exactly as I had made my harassed hero do at the climax of *Inspector Ghote goes by Train*. There was the former police sub-inspector, now a private detective, who had offered to come to see me for the sole hospitable purpose of proving my will facts, and who turned out to be physically the spitting image of my imagined Ghote.

And, most hutterably gratifying of all, there was the alleged complicity of Inspector Keating, retired. Every day at 3.30 pm precisely the Commissioner of Bombay Police holds a conference of his senior officers and when tea comes in (in cups decorated with pretty flower-sprays, if I learnt anything) conversation becomes general. One day, not so long ago, it seems, the talk turned to the adventures of "that chap Inspector Ghote" and then it was that a grizzled veteran put in his suggestion. "Commissioner sahib, do you know that once we were having an Inspector Keating in the force? He is long ago retired to UK, but I suspect he is the fellow behind these books." A thoroughly satisfying feat of detection.

But, of course, there were a well some properly bitter draughts to swallow. The Inspector-General of the Maharashtra State Police, who looks after administration for the Bombay force, delivered a gentle rebuke over the scratched and whorled state of poor Ghote's desk. Still, as I knew that that was in fact my own, it came as no immense surprise to find the Bombay C.I.D. inspectors' desks, when I saw them, smartly topped in green leather. Quite a jolt, however, to be told by the Deputy Commissioner heading the force's crime branch that at the very outset of Ghote's career he should have sent his

the big baskets they have carried for miles make at last excellent places for the midday sleep they have so clearly earned. And, still nearer the heart of my matter, how could I, brought up to revere the stately British bobby, have ever imagined his Bombay equivalent sitting matter-of-factly at ease on some convenient box in the full public gaze, lazily negligently propped on shoulder? Not unless the sight had at last become thoroughly familiar.

A generous handful of such surprises enriched my stay. But there were other aspects of the teeming city that I had known all about in home-bound theory and which yet, experienced on the senses, were to prove to be even more themselves than I had imagined. That very first moment when I stepped out of the delightful coolness of the Air-India jumbo was one such. I had a little joke going with myself. As I crossed the aircraft threshold I would say "One small step for H. R. F. Keating; one giant leap for Inspector Ghote". But the moment I took that step the Bombay post-monsoon heat, which I had even particularly described once, struck me in all its bathroom humidity, and I could think nothing but "Cripes".

Besides such inevitable upsets and the details that were so gratifyingly right, there were a good many things that were new to me, some tiny, some hulking quite large. Let me confess, for instance, that I had not expected to learn that the Bombay C.I.D. crime clear-up rate last year actually exceeded Scotland Yard's, and all without the help of Inspector Ghote and his fictionally necessary final triumphs.

Let me admit, too, that though I used to try to keep up with the changes in an unchanging India, I had not realized that Bombay had abandoned all but the skeleton of its former prohibition laws and that in consequence one of the commonest sights in the city today is little shops like the "Colaba Wine Mart (Country Liquor Licence No. 52)". I had not even seen in my considerable collection of snuggly newspaper photographs the mid-road kerbstones that are such an inescapable feature of going about Bombay. Nor had I anywhere chanced on a reference to another ubiquitous sight, the pavement cobblers upon whom thousands of daily wearers of light sandals, high and low, rely for instant repairs when a frill strap breaks and who also fill their idle minutes with nifty-the-spot, and fascinating, footwear manufacture.

Some notions, too, absorbed from the mass of India books I lapped up in over ten years of vicarious India living I found I had to revise. The sound of crows, they had told me, is the dominant background noise to all Bombay life. Not so. More insistent, more omnipresent than the cawing of crows is the hawking of humans. And the hotel-juice stains that in part consequence splatter the pavements—how often have I flicked those in for a touch of exotic atmosphere—they are not red, but rust-coloured. And rust-coloured they will be in the pages of Inspector Ghote henceforth.

But the whole hawking phenomenon did not, I discovered with relief, totally disgust me as it might have done, and thus trying to catch my end my hero's career. No, prior knowledge gave me from the very outset that carapace all comers to Bombay must acquire in face of pavement sleepers, of the importunities of dust-engrained beggars (Godnight, Johnny), one noon-day chance called after me, barking back to the troop-crowded Bombay of the war), of the kerbside vendors of a handful of bananas or half a dozen gaudy rings, of the tiny lean-to huts made only from some sticks and a few pieces of flapping sack.

My problem was otherwise. The sheer wild volume of it all often threatened to sink me. The office of the Chief Inspector of Steam Boilers and Smoke Nuisances, I know just where it is, and the New Gentleman Restaurant, and the Moon Wind-up Works (specialists in re-winding fan motors). Oh, and yes, I can lead you, and diligent Ghote, straight to the shop that advertises "Surprised Contracts Are Undertaken". But heaven preserve me from too much too easy quaintness.

Yet, though the details of such discoveries may have been new to me in essence, they did not surprise me. I might have extrapolated their existence. Other acquisitions would have defied all guesswork, odd little facts I could never have hit on in a hundred years of seeing India through books and photographs darkly. How could I have known that your Sikh taxi-driver will keep the handkerchief he uses as a sweat-mop (lugging around a snoot-storing rag seems fearful unhygienic to most Indians and isn't it?) ingeniously tucked away in the back of his shirt collar ready for instant use? But so he does. And equally so do coolies find

the 20-storey blocks of flats that Bombay property men seem to zip up whenever they have a spare moment, or whether it was the huge garlands in the vast, dim and fragrant Crawford Market which, made with jasmine, can cost as much as £25 a sum that measured by basic standards of living is the equivalent of a good £50, the sheer munificence that exists in the city had to be seen or smelt to be believed. As did the wider reaches of poverty. A poor tailor figured largely in Inspector Ghote *Trusts the Heart*, but I needed to see a tailor working away at his sewing-machine in a shop less than three feet wide (I went back to check the measurement) crammed between two other establishments to get my truly memorable impression of the way a poor man can wriggle himself out a living. And when both extremes had been seen and felt, then I got that sense of the bubbling variety which makes Bombay such a city in its, and to write about.

Then too I was able to prove true for myself that list of things I had known to be true, because I had known to be true, because God men had told me, and which yet I could not somehow bring myself to believe. There were the lepers. Tame years spent almost entirely in cleanly Britain had prevented me believing that real lepers could actually sit in Bombay's streets. But there they were. And after

a week or so I was able to look straight at them and even accept without any agonizing the daily blackmail that places one particular legless fellow ingeniously between a bus-stop and a wall so that the maximum number of passers-by will drop a coin into the sacking apron stretched between his stumps. And cows. Were there really, I used to ask myself, cows on the streets of a metropolis. There were, and not just the ones near the temples and the woman selling bunches of long grass for the devout to feed to them, but others quite often wandering anywhere, real, skinny-ribbed, smelly-breathed.

But, worse than temple India, what about the magical? Not the tourist-brochure word, but your actual magic. There was the man I met, a successful executive in a hard-selling German pharmaceuticals firm, full of talk about "motivation" and "outlets" who before very long had plunged me into his first-hand experiences of seeing rupee notes magicked out of the air (and, because the possessor of such powers must not use them for base ends, magicked away again) and half a dozen other feats as inexplicable. And, yes, my hard-selling science-based acquaintance guided himself by astrology and wanted to see my palm. I still don't know what I feel. But in Bombay the ready acceptance of such supernatural

happenings is simply and naturally all around one. With both temple life and the magical there is an unhinged mingling in the fabric of society. And here I found a hint of a grand pattern to it all which I am sure I could never have even partly made out without seeing, hearing, touching and smelling the elements that go towards it. What help such glimpses will be in the writing of further episodes in the life of Inspector Ghote I am not very sure. Perhaps one day they will provide themes to underlie some of the mysteries he solves, or perhaps they will simply rest, like the huge rocks you occasionally see exposed in Bombay where yet another flats block is going up, sure foundations for hectic activity above. And certainly one swirl of the pattern is the notion that in India life lapses around you. It does so more, far more, than in the chilly West. True, here and there in Bombay, in some high-up flat guarded by khaki-uniformed chaukidars, people can perhaps get away from their fellow humans and their concerns. But even there the servants and the servants' dependents meet and mix with the mighty. And down below the film star's car goes round the beggar.

And in that I saw another glimpse of the pattern underneath it all. The beggar, thousands of his fellow citizens will likely as not be walking the roadway. An astrologer puts that down at first to invincible stupidity of native. Fellers haven't let the difference between the R-O-A-D and the P-A-V . . . . But then come to see that, first, it's sense to walk in the road because the pavements are almost always a jumble of steps and left-over excavations as well as being cumbered with sleepers, beggars up against walls, dogs (even in the great streets), kerbside stalls gossamer of saliva. And then realize that it's not even risky to quit the pavement cause driving and walking Bombay are both much more individual acts than in London. The Bombayite in roadway knows that the will fixed in some mechanical line, moving his. Each metre of road for driver is a metre to be driven over as a separate act. It's those mid-road kerbs. Car fast, but not in fact so fast as it seems, it's those kerbs (which is not to say there are no accidents, but there thousands fewer than it might be). India has, in short, a different way of going about life. Ins of taking aim and marching directly as possible towards target, you take an aim, far forget it (After all, if you get there in this life there is another and another another to do it in) and concentrate on each step a comes.

It is this attitude, I feel that accounts for the in genius for decoration. that you see everywhere those flower-painted office cups, in the cars, in driving-wheels of taxis bou plastic in happy shades of green, in the boys who down the bus-station floor the early morning and u their squeegees not in reg methodical lines but in fanciful sweeps (they get floor clean, as much though or less), in the fact that those leaf-wrapped cheques, divided into meetha (sweet sada (plain) with the h spicy as can be. Decorate the surface of life and on it pays it enormous attention, containing more on the pat he makes as he goes the steadily covering the grou.

There is a link, too, bet and only just to be seen twee this and another characteristic that emerged for from the city chaos, the Indian success with minimisation. You see it even in uria as street-signs. In Bri when we want to put up a fanciful notice, we see a stout round post that w defy even the unlikely eye lity of an earthquake. In hey a "parallel parking" will be supported on a le of angle-iron, the mini necessary use of material they do sometimes get be.

The principle you can everywhere. Fact-gatherin the film-studios, I learnt a feature film in India will only a team in India of British or American equiv Those flat blocks too much, much cheaper than London ones, and you understand why when you the wispy hits of tree use scaffolding enough though they look wrong: scaffought to come in straight. But the curly props perc well hold up the uncom building. And the principle right on down till you get the chimney, that frames ropes head the reduction of monsumum of supported For a Europe beginning decades if not centuries t gripped by fundamental sties, there may be a lesson.

Such pieces of the pat and others, will perhaps ically underpin half a dozen stories. But a last doubt ar If it was all a giant lea Inspector Ghote, did it take in a mortally dangerous c tion? Certainly he esc. death by bludgeoning und rain of blows intolerable n hegetter's sensibilities. An may have grown all the stu for his creator's new coofid after finding much of acruired learning and son his wild guesses justify well as for errors now ba correctable and for new nu stored away and incredibl made at last credible. Ghote's dangerous journey not be finally done till reaches the safety of a fini typscript. He could still h upon end come to a strick, suffocated under a feather of crowding facts. Other h have been stated creaturs knowing too much. a little I tremble.

© The T  
H. R. F. Keating's latest c novels are *Bats Fly Up* Inspector Ghote, from Co last March, and *Inspector G Breaks An Egg*, from Pen last October.

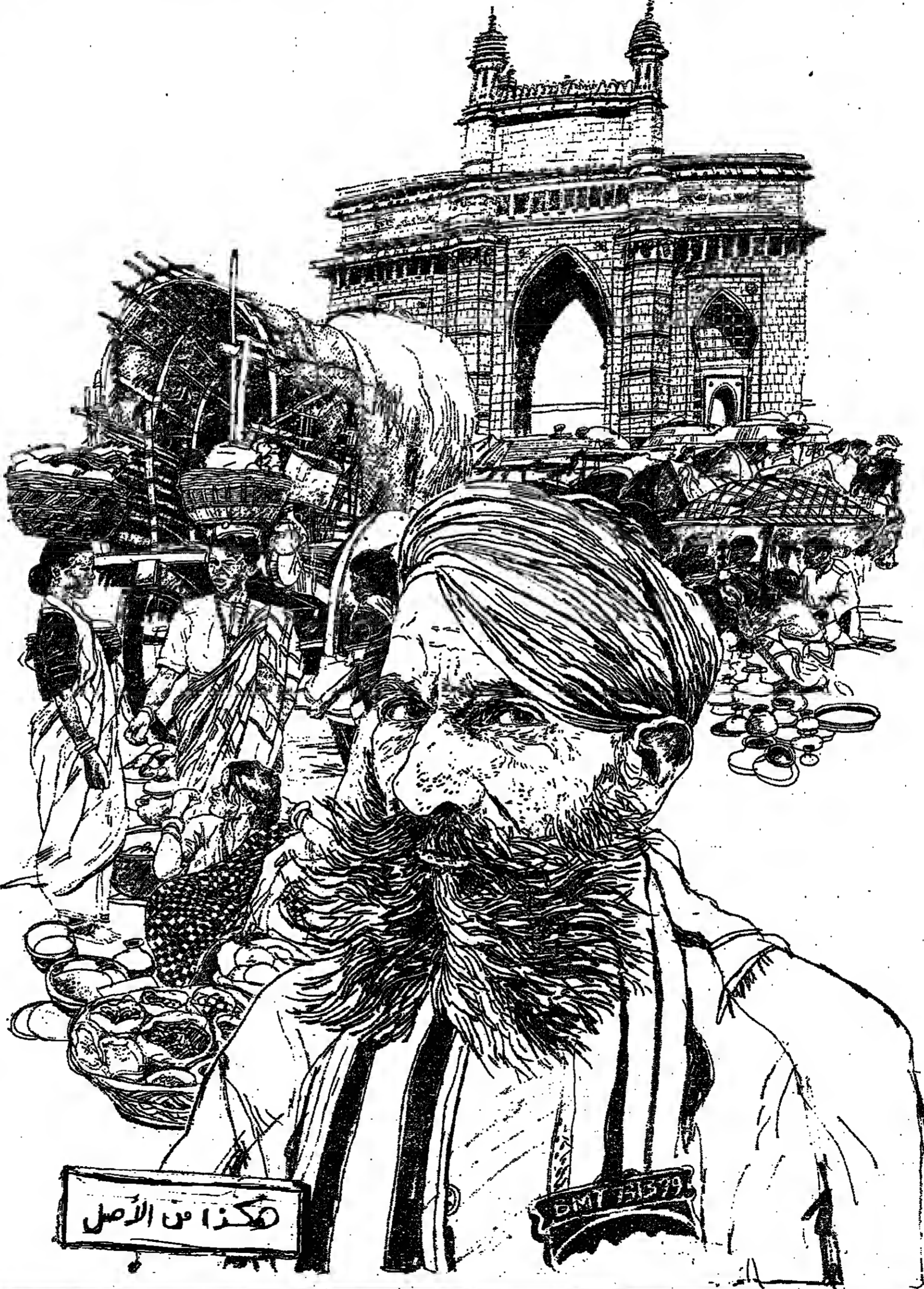


Illustration by John Thirsk

Chess

Melancholy Colossus

Bobby Fischer intends to defend his title against Karpov at year-end...

Meanwhile I must emphasize that the match between the two K's was a fascinating one...

The match was full of tense moments, not the least being the last and 24th game...

White: Karpov. Black: Korchnoi. Queen's Gambit Accepted.

The alternative (which I prefer) is 7... B-F4; to which White's best reply is 8... E-K2...

Possibly with the interesting idea of R-Q2 followed by P-K4.

A critical point in the struggle, according to Petrosian, is the move 27... P-K4...

Black (Korchnoi) to play. A pawn sacrifice of doubtful validity...

At this point Korchnoi proposed a draw. Karpov accepted...

White (Karpov)

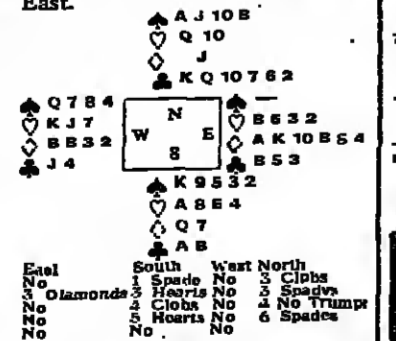
Harry Golombek

Bridge

Forcing the pace

It is curious that there has been unanimity on the right needed for a forcing move...

deal the responder had more justification for his initial force. It would appear from these attempts to make slams...



The defenders began with two rounds of diamonds, forcing a trump from dummy.

After East's original pass, he was not likely to have a trick outside his diamonds...

Edward Mayer

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in PARADISE LOST A dramatized reading adapted by Gordon Hozey...

ENTERTAINMENTS ALSO ON PAGE 12

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Broadcasting Saturday

Ring out those bells. Betjeman is looking at churches in Norfolk (BBC 10.5). A Lee Remick film follows in the wake of her Churchill series (ITV 9.45). A Marilyn Monroe one foreshadows a coming Arthur Miller play (BBC 12.5 am). Upstairs, Downstairs puts the dust covers on until next year (ITV 8.30).—L.B.

- BBC 1 9.00 am, Fingerbobs, 9.15, Josie... BBC 1 9.00 am, Fingerbobs, 9.15, Josie... 9.35, Tom Sawyer, 10.00, Reportage...

- BBC 2 9.00 am, Open Door, Mrs Eleanor Cook... BBC 2 9.00 am, Open Door, Mrs Eleanor Cook... 9.15, Mr George Pluckwell...

- LONDON WEEKEND 9.00 am, Angling, 9.25, All to a Day's Work, 9.45, Saturday Scene...

- HTV 8.05 am, London, 10.00, Sesame Street, 11.00, Oval, 12.00, Coronation Street...

- WESTWARK 8.15 am, ATN 8.40, Sesame Street, 9.15, London, 10.00, The World of Tomorrow...

- YORKSHIRE 8.05 am, London, 10.00, Arthur... YORKSHIRE 8.05 am, London, 10.00, Arthur... 8.30, The Arts Family...

- BORDER 10.45 am, Milton the Monster, 11.05, Brian... BORDER 10.45 am, Milton the Monster, 11.05, Brian... 11.20, The Good Old Days...

- GRAMSPAN 10.00 am, Film: The Prince who was a Thief... GRAMSPAN 10.00 am, Film: The Prince who was a Thief... 10.30, The Prince who was a Thief...

- TVHS TESTS 9.05 am, in Tune, 9.35, London, 10.00, Primrose Hill, 10.30, The Last Days of Pompeii...

- SCOTTISH 9.00 am, Pridging, 10.05, All in the 8.40, Film: The Gentleman, 10.15, Film: The Gentleman...

- ULSTER 10.45 am, Talking Rando, 11.00, The... ULSTER 10.45 am, Talking Rando, 11.00, The... 11.30, The Arts Family...

Radio

- 1.00 am, News, Bruce Wyndham, 1.05, News, 1.10, News, 1.15, News...

Radio

- 10.30, The Heron Leaves the Tree, story of soldier of iron's escape...

Sunday

Something really turns up today. Arthur Lowe joins the already compulsive David Copperfield as Mr Micawber (BBC1 5.10). Omnibus presents a David Mercer writer-in-two societies play (BBC1 10.5). A village prepares for Christmas (BBC1 6.15). The Brothers garage their serial until 1975 (BBC1 7.25).—L.B.

- BBC 1 9.00 am, Nil Zindagi Naya Jeewan, 9.35, Reportage, 10.00, Kontark...

- BBC 2 12.40-10.05, Open University: Open Forum, 3.40, Westminster...

- LONDON WEEKEND 9.35 am, Tomfoolery, 10.00, Ser from St Agnes Church, Cotteril...

- BBC 1 8.00 am, Biting with Cina, 10.00, London, 11.00, The Solemn Past...

- WESTWARK 8.30 am, All in a Day's Work, 10.00, London, 11.00, The World of Tomorrow...

- YORKSHIRE 8.05 am, London, 10.00, Arthur... YORKSHIRE 8.05 am, London, 10.00, Arthur... 8.30, The Arts Family...

Radio

- 11.00 am, London, 11.25, Play Culler, 12.00, London, 1.10, pm, Farming...

Radio

- No Objections, 9.00, Charles Spil... No Objections, 9.00, Charles Spil... 9.30, The Arts Family...

Advertisement for 'The National Theatre at the Old Vic' featuring Peter Shaffer's 'EQUUS'. Includes contact information for ticket booking.

Advertisement for 'EQUUS' by Peter Shaffer, 'Guardian' and 'The National Theatre at the Old Vic'. Includes contact information for ticket booking.















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# KOREA HAS GOOD PROSPECTS FOR ECONOMIC PROSPERITY

Korea's soaring exports are only part of her economic success story, though of course a vital part. And while world economic conditions will necessarily dictate when or whether the nation's more ambitious future plans can be expected to succeed, Korea is going full steam ahead to meet previously set goals, as modified but not discarded under current conditions.

The determined drive on the part of Korea to achieve complete economic modernization and independence took off like a skyrocket during the 1960s—especially the latter half of the decade—and continued even more impressively in the early 1970s. If recent and projected growth rates can be maintained, economic self-sufficiency may indeed be obtained in the 1980s. Certainly the performance in 1973 was encouraging, though that was before the worldwide economic recession hit.

These days, the government is exerting urgent efforts to counter the slowdown trend brought about by price increases of crude oil and other raw material imports. Some of the

added import costs will be offset by higher price tags on export items, but \$1 billion of Korea's \$6.5 billion in imports this year will represent an additional burden directly attributed to price increases of imports. It is possible, however, for a rapidly growing economy such as that of Korea to offset such a loss within a short time.

The fundamental trend of the nation's balance of payments is still sound. This year's deficit of about \$1.3 billion will be financed by inflow of short and long-term capital. If imports are curbed, savings encouraged, and exports grow at only 20 per cent per year—about half the average over the past decade—the deficit in balance of payments will be eliminated, as planned, in the early 1980s.

Meanwhile, the capital inflow to cover the deficit will be shifted systematically from short-term to long-term capital loans, to ease immediate repayment problems. Direct foreign investment will also be sought increasingly, and procedures simplified.

In addition, further efforts will be made to control inflation, which has decreased since

May, alleviate unemployment, and make more efficient use of manpower.

These policies are basically the same as those that fuelled our economy in the past decade, and may be expected to solve current problems as well.

Success of our Five Year Development plans

The rapid industrialization and overall economic expansion of the 1960s was directly due to careful preparation and successful implementation of the two five-year economic development plans. With the completion of the first plan (1962-1966), the nation's economy was found to have grown at an average annual rate of 8.3 per cent, considerably higher than the target of 7.1 per cent envisaged at the outset, which had been considered by some overcautious observers as an impossible goal.

However, during the second plan (1967-1971) this rate was exceeded, reaching 11.4 per cent per annum. The third plan (1972-1976) aims for a more modest 8.6 per cent. Per capita GNP reached \$373 in 1973, and is

Continued on page 20

مكتبة الأصل



A seated granite image of Buddha in the grotto shrine called Sokkuram in the mountains of south-eastern Korea. With its exquisite carvings and sophisticated arched dome design, the grotto, built in 751, is rated one of the finest monuments of Buddhist art.

## UK IMPORTS FROM THE REPUBLIC OF KOREA

UK/KOREA TRADE  
(Extracted from Overseas Trade Statistics of the UK)  
(Value in £'000)

	JUNE 1974	JAN-JUNE 1974	JUNE 1973	JAN-JUNE 1973
Total Division	4,313	28,398	1,536	10,641
Tobacco & Tobacco Manufactures	1,007	5,067	142	1,911
Wood & Cork Manufactures (excluding Furniture)	46	801	52	305
Textile Yarn Fabrics	552	3,071	382	2,232
Mnfs. of Metal N.E.S.	195	1,170	21	285
Clothing Knitted or Crocheted Articles	1,186	9,142	387	2,662
Footwear	158	2,228	192	700
Scientific Instruments	47	376	31	197
Misc. Manufactured Articles	566	2,386	155	1,059

## NEW COMMUNITY MOVEMENT RAISES FARM INCOME AND MORALE

Like any other farmers in Oriental nations having a long agrarian tradition, Koreans in rural areas tended to be conservative, even apathetic, in making changes to improve their productivity and living conditions. There was a shortage of tillable land, an overpopulation problem, and rural income never rose much beyond the subsistence level. There was little hope that it ever would.

However, it was necessary that productivity be raised in order to support the overall modernization scheme for economic progress. It was equally necessary that family income be raised in order to narrow the widening rural-urban gap, which had resulted in excessive migration from the country to the city, a situation which held the potential of future social disturbance.

Korean farmers had several factors going for them, though. One was the high rate of literacy and educational level. Another was an ancient tradition of co-operative effort in the peak farming seasons.

Taking advantage of these factors, President Park Chung Hee several years ago launched a nation-wide programme known in Korean as the "Saemaul Undong", or "New Community Movement". The primary purpose was to modernize agricultural

production methods, to improve the rural infrastructure, and to establish village industries or other cash-earning activities for the slack farming season.

Out of this, it was hoped, would come a new spirit of aspiration and affirmation, replacing centuries of stagnation and poverty. In this sense it could be spoken of as a "spiritual revolution".

No Dole

The approach was "rice-roots democracy" rather than government dole. Community leaders, wherever possible younger men with vision, presided over town meetings where villagers discussed and decided upon priority projects according to their own needs and circumstances. The government, if necessary, provided feasibility studies and technical advice, sometimes supervision and equipment.

The villagers then devised their own co-operative work schedule and undertook the projects themselves. For heavy

Continued on page 21



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## ADVERTISEMENT

# PROMISE OF AFFLUENCE

Continued from page 19

targeted at \$983 by 1980. As recently as 1961, it was only \$83.

Despite scarcity of most raw materials, careful planning mobilized in a most effective manner both domestic savings and foreign investment, putting to work the less tangible factors favourable to Korea's progress: her people's willingness to work, their renewed ambition and optimism, their high level of education and skills, and the relatively low prevailing wage rates.

The lesson of the past decade has been, clearly, that there is no single, all-purpose formula for advancement; but that prosperity may be secured through creative and co-operative efforts carried out under flexible, imaginative leadership.

## The Third Five Year Development Plan

The nation's first two economic development plans necessarily concentrated upon building diversified industry, along with the necessary infrastructure, starting virtually from scratch. By this means rapid accumulation of capital was achieved.

In the third plan, now over half completed, agriculture is emphasized more heavily than before. This is in line with concern over the world-wide food shortage and the need for Korea to become self-sufficient in major grains. In addition, narrowing the wide gap between rural and urban income and opportunity will insure social justice and stability.

Recent years saw construction of chemical fertilizer and pesticide plants, improved irrigation, consolidation of fields for more efficient use of land and mechanized farming, diversification of crops and utilization of better seeds and breed stock. A "second income" from cottage industry is encouraged to make use of idle labour in the off season.

As a result of such efforts, the rice crop increased by nearly 5 per cent annually over a decade, though arable land expanded only 12 per cent during that entire period.

Industry, of course, has not been neglected, since it is recognized that vigorous growth in the manufacturing sector has been the principal factor in Korea's rapid economic advance. Growth in industrial production marked 16 per cent per annum on average during the 1960s.

Manufacturing alone expanded at a rate of 23 per cent yearly between 1967 and 1970. Among major items, output of heavy industrial products like electrical machinery and transportation equipment grew faster than products such as foods, textiles, and other consumer goods. The pattern has been one of exporting light industry products and using heavy industry to provide import-substitute items. However, this pattern will change with the maturing of industry, and in 1981 the heavy and chemical industry, especially shipbuilding and petrochemical products, will contribute 60 per cent to the total export goal of \$10 billion.

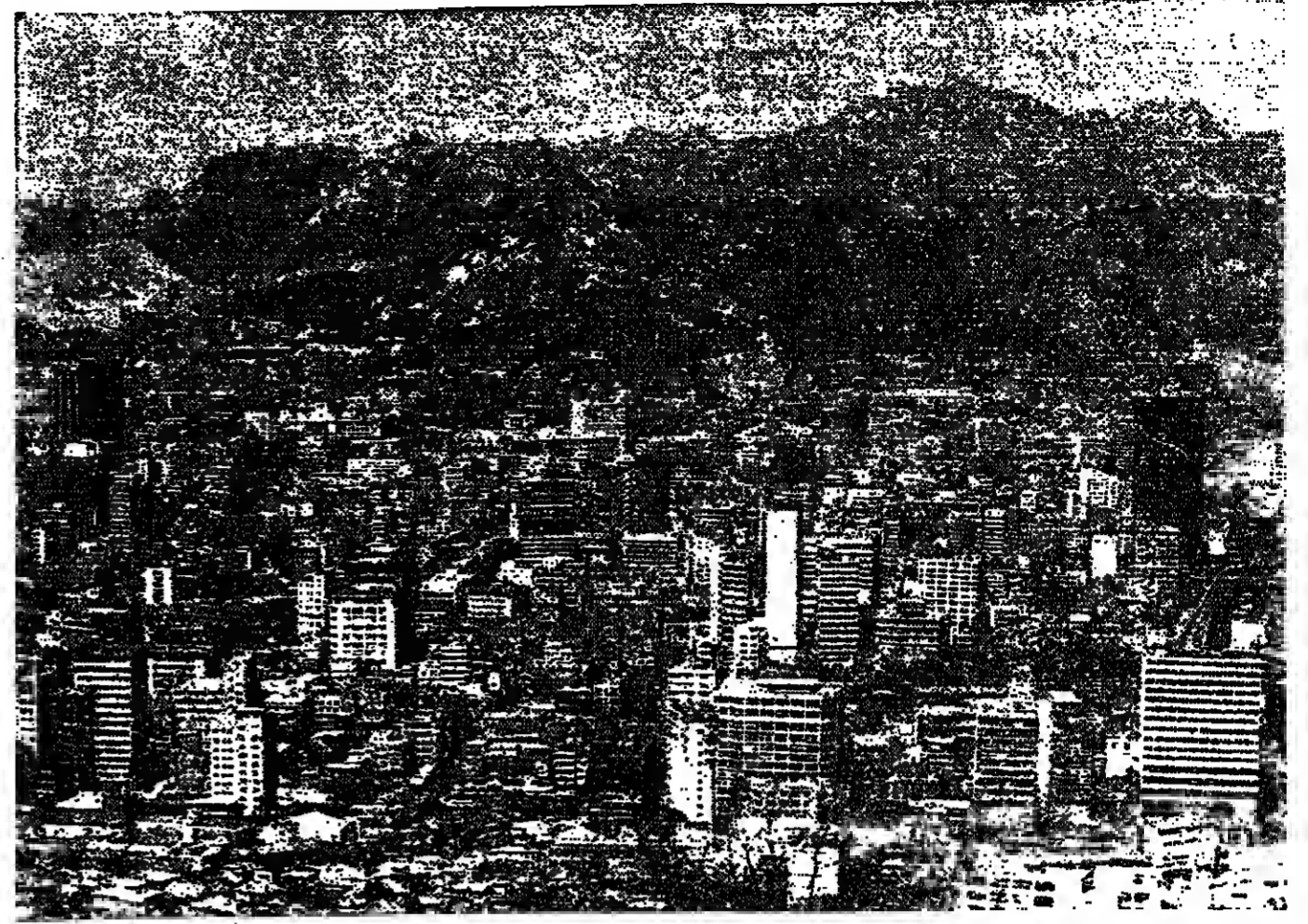
Meanwhile, commodities including TV sets, refrigerators, vehicles, and electrical assemblies which have previously included imported components will be made of 100 per cent Korean-produced parts. Domestic production of iron and steel, with attendant heavy machinery plants, has brought a major innovation to the industrial structure with the completion of the Pohang Iron and Steel Mill, whose present production capacity of just over a million tons per year will be raised to 2.6 million by 1976, or 90 per cent of domestic needs.

Currently, textiles, wigs, handicrafts, plywood, drugs, and cement still comprise major items in both the domestic and export fields, along with items previously mentioned.

Small and medium industry will at the same time undergo phased expansion and modernization. Many will re-align their output in order to supply sub-components to larger enterprises. Business mergers and affiliations will be encouraged where appropriate, in the interests of greater efficiency. The more promising small and medium industries will be given as much support as possible to increase their export volume.

Three new shipyards are under construction which will be able to build vessels in the 260,000-ton class and larger on order. The nation's shipbuilding capacity of 2 million gross tons will increase to 6 million by 1980.

The key to all this rapid growth is, of course, exports. Volume of exports reached \$1 billion for the first time in 1970, and increased amazingly to \$3.25 billion in 1973: this from a beginning of \$84 million in 1963. This repre-



The downtown area of Seoul, the flourishing home of more than six million. Capital city since the 14th Century, Seoul is the centre of Korea's economy, culture, and education as well as politics.

sents an average annual rate of more than 40 per cent over the past decade, one of the highest rates ever recorded, comparing with averages of 10 per cent in highly developed countries and 8 per cent in developing nations.

As a result, the contribution of commodity exports to total GNP rose to 16.5 per cent in 1970 and 33.3 in 1973, from only 6.1 per cent in 1962, starting year of the first five-year plan. The early tendency toward the less-profitable export of primary products has been reversed with the trend to market manufactured items. Even in severe competition with other developed and developing countries, the proportion of manufactured goods to total export volume rose from 17 per cent in 1959 to 79 per cent in 1970 and 89 in 1973.

Manufactured goods in 1976 will account for \$4.0 billion or 90 per cent of total exports. Heavy metal and chemical industries will increase their share from 29 per cent in 1969 to 33 per cent in 1976.

At the same time, overseas markets in

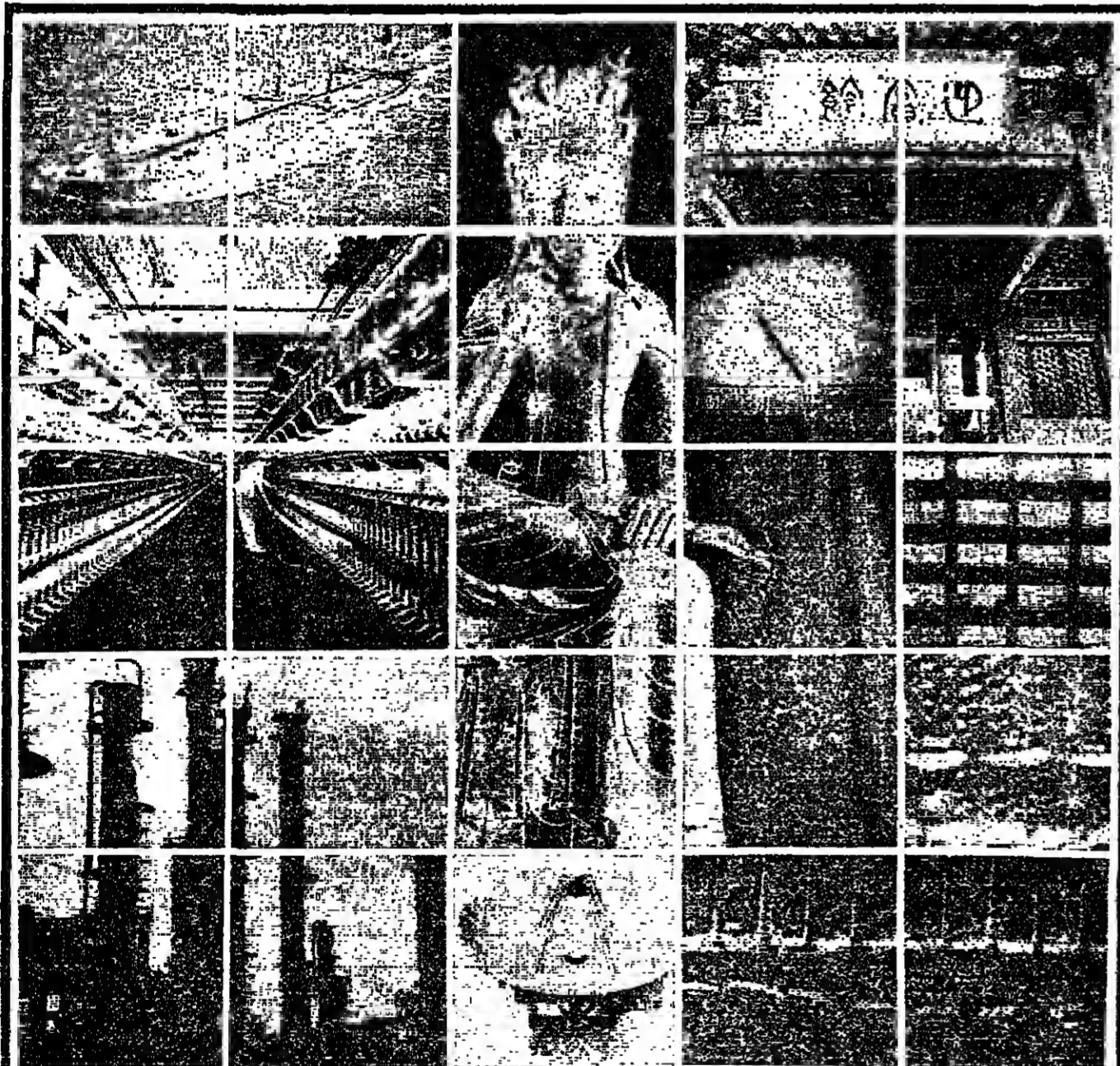
Europe and America will be developed much more intensively by means of trade missions and resident trade centres, to avoid undue dependence upon major buyers in the United States and Japan, which presently account for as much as 70 per cent of Korean sales. Products as well as markets will be diversified and customers sought even in Communist bloc nations that are not actively hostile to Korea.

## UK-ROK TRADE UP THIS YEAR

While British exports to Korea are moving ahead at double the rate of last year, with a total of 20.8 million pounds for the first six months of 1974. UK purchases from Korea have almost tripled for the same period, reaching 28.4 million pounds.

Among the major categories of what Korea sells to Britain one finds knitted clothing articles, textile yarn fabrics, tobacco and tobacco products.

Also important are footwear, wood and cork products, scientific instruments, and other miscellaneous manufactured articles.



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- Daewoo Synthetic Textile Co., Ltd.
- Daewoo Clothing Co., Ltd.
- Daewoo Paper Co., Ltd.
- Joong Ang Development Corporation.
- Samsung Electronics Co., Ltd.
- Samsung Electric Co., Ltd.
- Samsung Electric Devices Co., Ltd.
- Samsung Corning Co., Ltd.
- Samsung Electric Parts Co., Ltd.
- Samsung Petrochemical Co., Ltd.
- Samsung Heavy Industries Co., Ltd.
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## North Korean Contradiction U N C Vital to Maintenance of Truce

Foreign Minister Kim Dong-jo of the Republic of Korea said the United Nations Command has performed an essential function in enforcing the armistice in Korea.

In a speech before the first committee of the United Nations General Assembly on 29th November, Foreign Minister Kim said the dissolution of the United Nations Command, in the absence of a successor arrangement, will result in the removal of a vital party to the armistice agreement, and could lead to a serious disruption of the armistice.

He also called on north Korea to join the United Nations with the Republic of Korea, pending reunification.

Pointing to the fact that north Korea has already been admitted into specialized agencies of international organizations such as WHO, IPU, UNCTAD, IAEA and UNESCO, which the Republic of Korea has long been a full member, Foreign Minister Kim said he believes membership in the United Nations would neither perpetuate the division of the country nor hinder peaceful unification. Following are excerpts of a statement made by Republic of Korea Foreign Minister Kim Dong-jo at the first committee of the 29th United Nations General Assembly on November 29, 1974:

I wish to refer to the role of the United Nations Command in Korea. As a party signatory to the armistice agreement, the Command has performed an essential function in enforcing the armistice in Korea, and has contributed to the maintenance of international peace and security in our region.

Dissolution of the United Nations Command, in the absence of a successor arrangement, will result in the removal of a vital party to the armistice agreement, and could lead to a serious disruption of the armistice. This could have a grave impact on the peace and security in the area.

In view of this important role played by the United Nations Command, and in the light of the fact that the Command was created by a resolution of the Security Council, it is appropriate that the future of the Command be decided by the Security Council.

At this point, the Republic of Korea is prepared to negotiate, in an appropriate manner, with the parties directly concerned over the future of the United Nations Command so that the Security Council may give due consideration to this matter.

I wish to take this occasion to clearly state that the United States troops are stationed in Korea at the request of the government of the Republic of Korea under the Mutual Defence Treaty concluded in 1953 between the Republic of Korea and the United States.

Contrary to the north Korean allegations, the United

Nations Command and the United States forces have never interfered in the domestic affairs of the Republic of Korea. And we would never tolerate foreign interference in our domestic affairs.

In fact, it is north Korea's avowed intentions and constant provocations that make the continued presence of these forces a necessity.

Now, I wish to address myself to the question of our admission into the United Nations. Here, once again, I would like to call upon our fellow north Koreans to join the United Nations with us, pending reunification. But if north Korea cannot join the United Nations at this time, the Republic of Korea, with its 35-million population, should rightfully be able to join the United Nations under the principle of universality. Our rightful seat in this august world body should not be denied because of north Korean opposition.

At the same time, we will not object to north Korea being admitted into the United Nations along with us, as we hope this would help bring about a consolidation of peace in the Korean peninsula.

We believe that membership in the United Nations would not perpetuate the division and would not hinder peaceful unification.

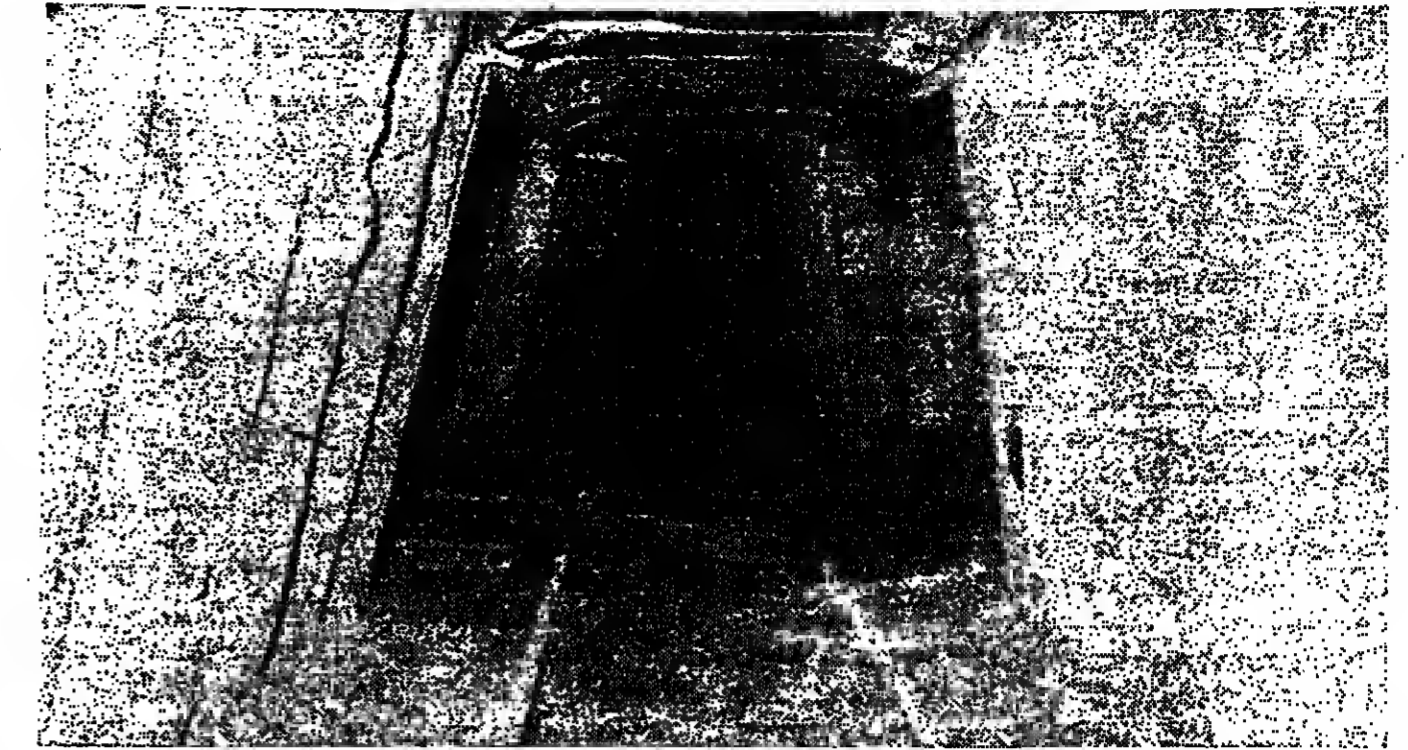
North Korea has already been admitted into specialized agencies and other international organizations—such as WHO, IPU, UNCTAD, IAEA and UNESCO—of which the Republic of Korea has long been a full member.

North Korea has never regarded the dual representation in such international organizations as perpetuating the division of the country. It should be recalled that north Korea had twice applied for membership in the United Nations, along with the Republic of Korea.

It is unjust for admission of the Republic of Korea into the United Nations to be subject to the dictate of north Korea which controls less than one-third of the total population of Korea.

You have, before you, two draft resolutions on the Korean question.

In connection with these draft resolutions, my delega-



Demilitarized zone (DMZ) Civil Police squad from the United Nations Command uncovered the illicit tunnel dug by North Korea south of the Military Demarcation Line on 15th November, 1974. The north Korean infiltration tunnel has a switching system for the railway, with bypasses and a roundhouse.

tion wishes to emphasize some of the important elements, for your special attention.

First, it is an urgent necessity to resume the south-north dialogue suspended by north Korea in August last year. Through this dialogue, both parts of Korea could begin to dispel mutual distrust, thereby creating favourable conditions for national reconciliation.

My delegation strongly believes that the dialogue should be resumed without any pre-conditions. This was and still is—I am convinced—a sense of this committee written out in the consensus statement adopted last year.

Second, on the question of the future of the United Nations Command, my delegation strongly maintains that the matter should be dealt with by the Security Council, in consultation with the parties directly concerned.

Furthermore, the command, as a party signatory to the armistice agreement of 1953, has been instrumental in enforcing the armistice. Until, and not before, a workable successor arrangement is made, the command should continue its vital functions.

In view of the foregoing, my delegation believes that the draft resolution contained in document a/c. 1/1. 676

will encourage full implementation of the consensus on the Korean question.

It will also greatly contribute to the maintenance of peace and security in Korea. It represents the most appropriate and constructive action that the United Nations can take at this time. Therefore, the delegation of the Republic of Korea fully and wholeheartedly supports that draft resolution.

On the other hand, the draft resolution a/c. 1/1. 677 attempts to effect an immediate withdrawal of the United Nations forces.

This does not reflect stark realities in Korea. It would only undermine the role of the United Nations in Korea. It would thereby seriously disrupt the structure of security for the Republic of Korea. It would make the resumption of the dialogue more difficult. In the final analysis, it would jeopardize peace and security in the Far East.

I am certain that this committee will look in an impartial and objective way at the realities in Korea, and will make a wise judgment with the fairness and insight that this committee has shown for the last twenty-eight years in its deliberations on the Korean question.



...ing is rapidly being mechanized in an extensive agriculture development plan that is expected to bring the country a state of self-sufficiency in grains by the late 1970s.

## AGRICULTURAL POLICY— RICE-ROOTS DEMOCRACY

Contd. from page 19.

struction activities, free cement and reinforcing bars were provided up to a certain extent. In a few cases, cash grants were made on the condition that a matching amount be provided by the villagers.

The slogan of the movement was a comprehensive, utilitarian phrase: Self-help, mutual aid, and Co-operation.

The New Community Movement got off the ground in 1970 with pilot projects, but did not spread into full swing nationwide until two years later. In this relatively brief period, there has been a transformation in rural Korea. Farmers convincing themselves that "we can obtain what we seek if only we work hard enough."

### Farm Productivity

In terms of actual farm productivity, tiny irregular rice paddies have been consolidated into broad rectangular fields, to save land and expedite both the use of mechanical equipment and the efficiency of co-operative work. Improved strains of seeds have been introduced, and irrigation systems established and improved.

Roads and bridges have been built or repaired to provide easier access to markets. Programs for community improvement, drainage, and sanitation systems have been inaugurated, dikes or dams constructed for flood control and better use of water resources. Buildings such as community laundries and houses or town halls have been built. The latter are also used for special adult education classes, and even as workshops or ehouses for cottage industry.

The old fashioned straw-thatched roofs—so unsightly, but also so unsanitary, dangerous and expensive—are fast disappearing from the Korean countryside, a fact regretted by tourist photographers, to be replaced by permanent tile, sheet metal, slate or plastic. Rural electrification and piped water systems also form part of the movement. The aesthetic side of life has not been neglected. Village shrines, monuments, and other

cultural relics have been renovated in places where they had been allowed to decay or be set aside. If old ladies and little children could do nothing else, they were at least able to clean up yards and lanes, and to plant flower beds for village beautification programmes.

### Rural Industrialization

Methods of achieving rural industrialization vary with each specific region and village. If nothing else, villagers can make and sell rice-straw ropes and sacking, partly from the straw that no longer goes into their roofs. Other villages may make reed mats, or process vegetable crops for sale, increasing income over the sale of unprocessed crops. Mushrooms may be raised in one area, silk worms in another. Various types of cloth may be produced in simple factories. The list is almost endless.

In terms of cold figures, some thirteen million man-days have been invested in the New Community Movement so far, or about 36 million man-days per year. Government support worth \$60 million has been provided to about 35,000 villages and the value of completed projects is estimated at about \$350,000,000.

### Significance of Movement

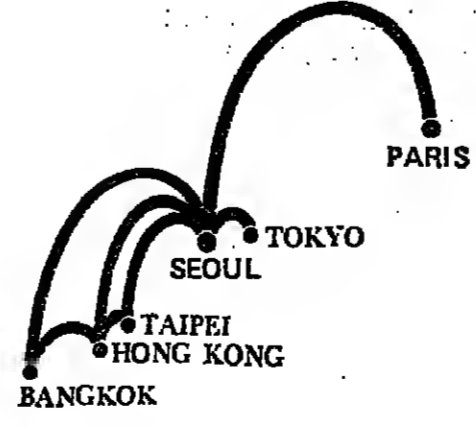
The "value-added" to moral and civic spirit is of course incalculable in terms of money, and perhaps this has been the main, transcending importance of the movement.

It is not easy to move an entire national agricultural establishment into the 20th century. It cannot be done overnight, nor even in a decade. But in Korea under the New Community Movement an impressive beginning has been made. Indeed, it is more than a beginning.

In the words of the old adage, "Well begun is half done." With Korea's Saemaul, the beginning has been so impressive that it might be said the job is more than half accomplished.



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# KOREAN CULTURE — MIXTURE OF OLD AND NEW

The early impetus and influence governing Korea's arts—as well as her religions, philosophy and early technology—generally emanated from China originally and, after a period of acculturation, were passed on from Korea to Japan. This pattern held true until the late 19th century, when Occidental influence began to flow in the other direction, often coming from Japan, in a reversal of the older pattern.

This is not to say that ancient Korean culture was slavishly imitative of the Chinese. The borrowings had several centuries, even millennia, to put down roots and adapt to Korean soil, so that the traditional arts have become much more distinctively Korean than those reaching Korea from the West, which were imported only a few decades ago.

Some commentators have attempted to compare or contrast the arts of the three principal North Asian nations with the generalization that Chinese art appears massive and ornate, Japanese dainty and refined, while that of Korea gives an impression of unpolished simplicity and rude strength. Such formulae may be useful if it is carefully borne in mind that the generalization will not necessarily fit all the arts or all the periods in the histories of any of the three countries.

## Painting

Tomb wall murals from the Koguryo kingdom (37 B.C.-A.D. 668) are the first surviving examples of Korean paintings. The mythological beasts depicted in some of these show a fantastic imagination and wild abandon that seem already somehow quintessentially Korean.

Then comes a long gap in our knowledge, caused by the fragility of early paintings done on cloth, wood, or mud-plaster walls. Not until

the Yi dynasty (1392-1910) are there enough extant paintings to generalize about.

In Yi days there were two classes of artists: professionals employed by the court for portraits, decorative landscapes and genre paintings; and 'amateurs'—actually highly cultivated scholar-poets who also painted and practised calligraphy. The latter are at least as esteemed by modern experts as the former, though no scholar-artist of the old days would have demeaned himself to the level of a mere artisan by exhibiting his work publicly.

Styles in painting came and went according to Chinese influence, but there is a recognizably Korean flavour to the humorous animal pictures, the scroll paintings of dreamlike, mist-clad mountains, and the sharply-observed sketches of common life, dashed off with deceptive ease in brush and ink.

## Sculpture and Ceramics

Early sculpture in Korea is identified with the inflow of Buddhism, and in some cases



An exotic and unique Korean royal crown from the Silla Dynasty (57 BC-AD 918). With tree-branch form and comma-shaped jade pendants, this specimen, excavated in 1973, is rated as among the finest of a number of crowns found in tombs near the old Silla capital city of Kyongju.

may even show Greek influences brought from India. Images of Buddha in his various incarnations, and of the Buddhist saints and minor deities, are the main subjects, reaching breathtaking heights of artistry during the Unified Silla period, exemplified by the granite figures of the mountaintop Sokkulam grotto shrine, erected in 752 near Kyongju.

When Buddhism lost its political sway in the Yi dynasty, sculpture as an art practically disappeared, except local and imitative items for temple use.

Temples and official buildings such as palaces follow the basic Chinese design in lintel style: horizontal wooden beams supported on wooden posts. Walls might be of wood or clay and lime wattle. Some castles, tombs, and pagodas were made of granite.

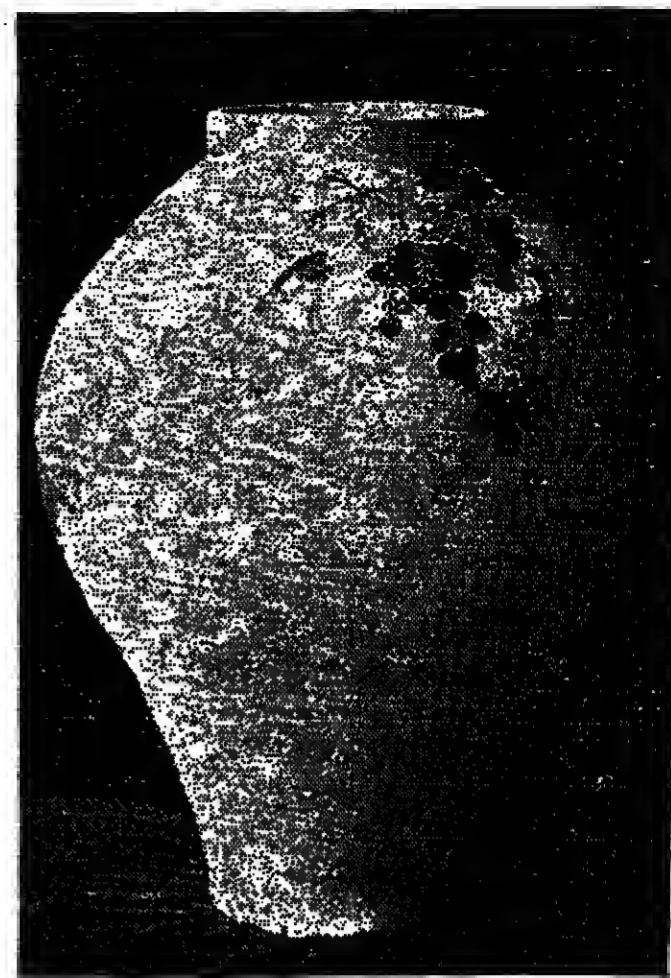
The Korean roof curves up at both corners, and both ends of the roof ridge curve up also.

Korean ceramics, especially the glazed celadon utensils of the Koryo dynasty (935-1392), are by far the most famous single class of art objects the nation has produced. The composition of the glaze and the firing techniques of the Koryo potters were forgotten even by the Yi dynasty, though later ceramics were by no means negligible in quality. Invading Japanese troops in 1592 kidnapped Korean potters to begin the Japanese fine ceramics industry, testimony to the pre-eminence assigned to Korea's ceramic arts.

The earlier earthenware pots of Silla and the Three Kingdoms have their admirers, too, who favour their simplicity and rude grace above more sophisticated products.

## Literature

Certain Korean strains can be observed throughout the nation's literary history: a spirit of flexible resilience and humorous bravado in the face of adversity, balanced by



A Koryo ceramic water pot. World-famous Koryo celadon characterized by graceful form with emphasis on slender flowing curved lines, are said to represent the unique beauty of Korea.

nostalgia and love of nature, and allied with an uneasy sense of the transitory and perishable quality of life. These strains relate the troubled political history of the peninsula and are deeply ingrained in the Korean character; thus, it is no surprise that they pervade the national literature.

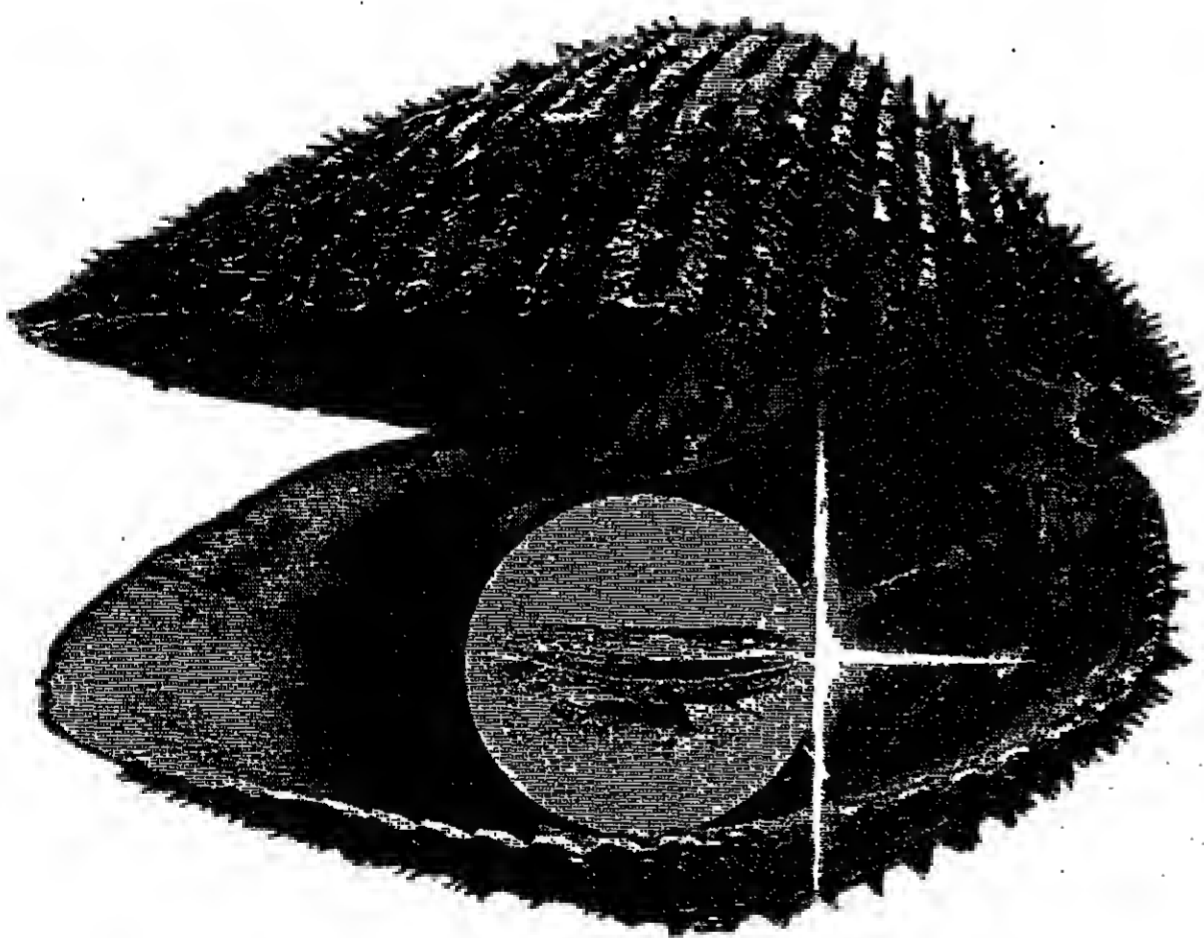
Among the common people a travelling minstrel often chanted old stories by rote, drum accompaniment. These lengthy quaternary operatic epics were called *pansori*, and recent years have been adapted as musical character stage pieces.

Historical compilations like the *Sangju Sagi* and *Sanguk Yusa* were filled with old tales and legends. In mid-Koryo times, collections of old narratives, anecdotes, and piquant episodes, many showing Chinese origin, presaged the development of the classic novel in the Yi period.

The Yi novels reflected social unrest a

Continued on page

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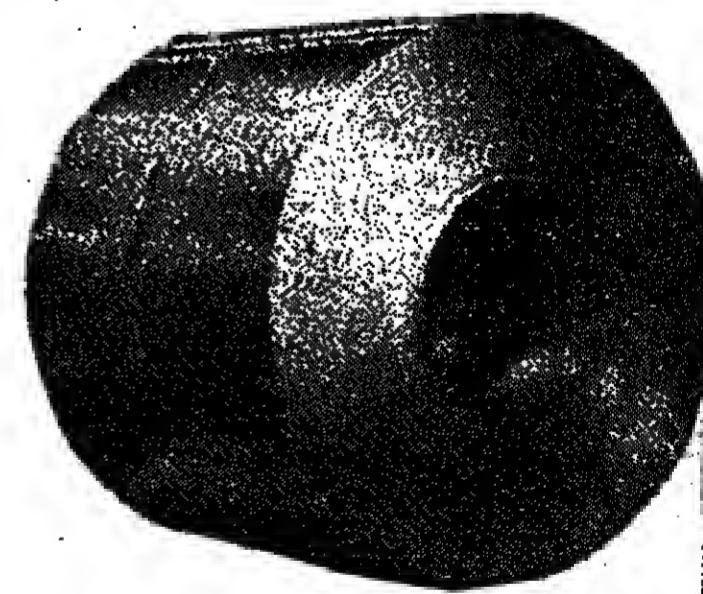
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# SPIRIT OF RESILIENCE

Continued from page 22  
 upheavals of the era, as in *Hong Kil-dong Jon*, or religious seeking, as in *Kuan Mong (Cloud Dream of the Nine)*. Korea's most durable love story, *Chun Hyang Jon*, often filmed and dramatized, appeared in the late 18th century, and contains elements of social protest.

Many of the classic novels are anonymous, since fiction, unlike poetry, was considered a frivolous pastime for an educated man.

### Music and Dance

If Koreans are known by one trait among foreigners, it is their love for and proficiency in music and dance.

Native Korean music divides into *A-ak* (Confucian ritual music), *Tang-ak* and *Hyang-ak* (court ceremonial and local origin respectively), and several varieties of military, chamber, and vocal music. To these must be added Buddhist chants and the folk music

and farmers' hands of the common people.

The court music is slow, solemn, and complex in its intertwining of long, elaborately decorated melodic lines. Ancient instruments, many adapted from Chinese prototypes, include plucked-string zithers, double reeds and flutes, and a variety of percussion. The human voice is traditionally accompanied by drum only, to mark the beat.

The dances that go with some of the court music are likewise stately, static, and highly stylized.

Folk music, in contrast, is usually fast and lively, with vigorous, athletic dancing. Irregular rhythms in compound triple time predominate. Some of the same instruments are used, but folk music relies largely on metal gongs, the hour-glass shaped drum called the *changgo*, and a loud, trumpet-like oboe.

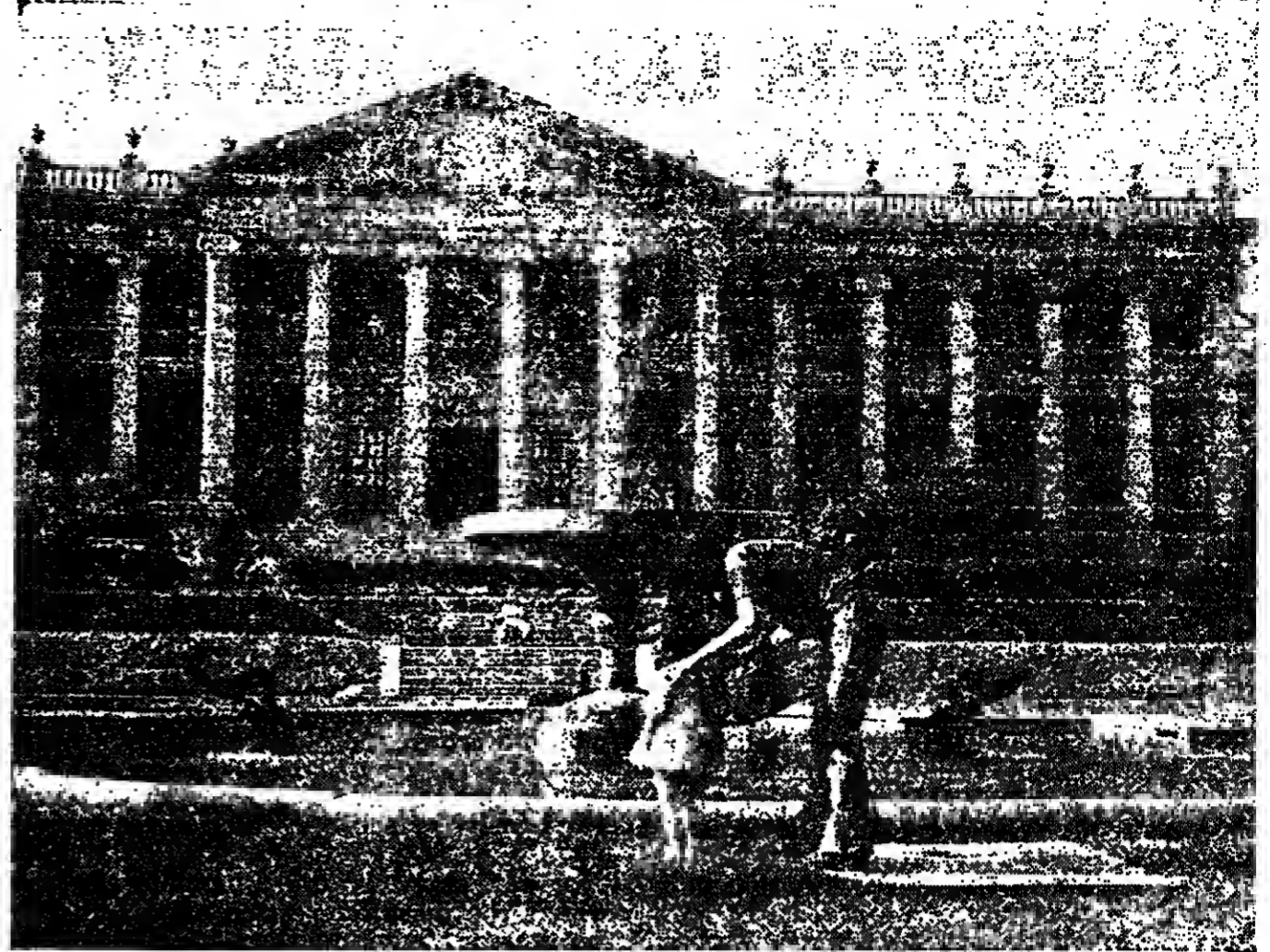
### Drama and Cinema

The common people in Korea have always enjoyed a thriving tradition of mask plays: half-pantomime, half-ballet, featuring earthy satire and horseplay. Aside from these and the minstrel-like *pansori* performers there has not been a strong theatrical tradition in Korea.

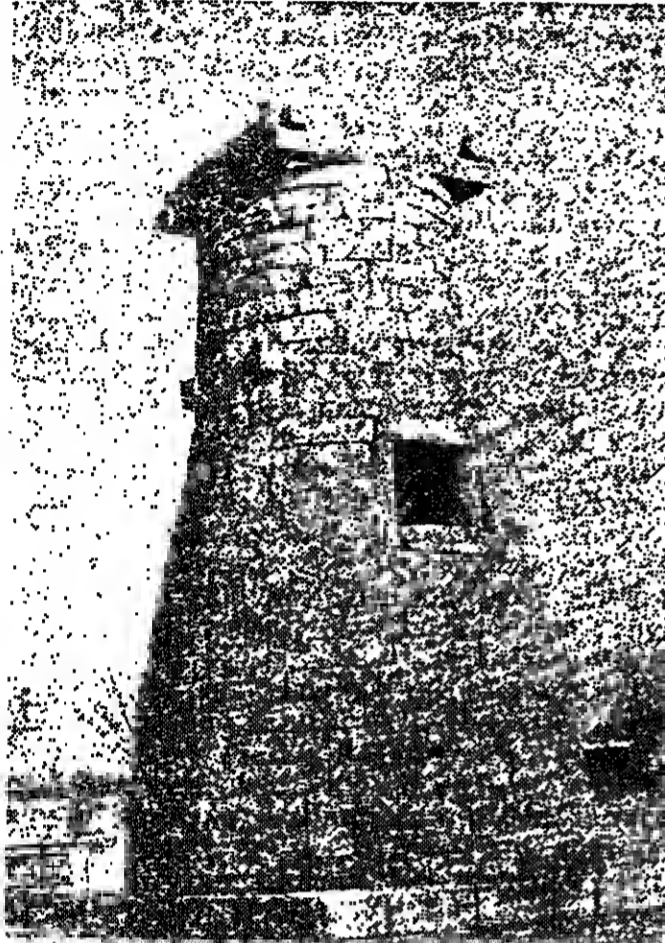
After Liberation in 1945, modern drama was briefly popular, but soon succumbed to competition from radio, films, and finally television. The opening of the new National Theatre in 1973 was expected to help revitalize the theatrical arts.

Korea's first film was made in 1921, during the Japanese occupation. Cinema flourished until 1938, when political conditions caused its demise. It was not until 1955, with government assistance and newly-imported modern equipment, that Korean films began to come of age.

Despite considerable financial risk, about 200 feature films are made each year. About half that number are imported from the U.S., Europe, and friendly Asian countries. Some Korean features and documentaries have won prizes in the yearly Asian Film Festivals and other international events.



One of the several main structures of the Toksu Palace near Seoul City Hall, this stone building now houses the National Museum of Modern Art.



An ancient observatory called Chomsongdae is located in Kyongju, capital of the Silla Dynasty. Built in 647, it is generally believed to be the oldest astronomical observatory of its kind remaining in the world.

### Religions

Korea from early times has been a country of syncretistic religions. Put more simply, in Korea the religions overlap and intermingle. Earliest and most basic of all was a primitive animism cult presided over by shamans called *mudangs*. Never formally organized into a church, this native belief still survives and influences the adaptations of Buddhism and Confucianism which came into Korea early in the Christian era, from India and China respectively.

Christianity was a late comer, never popular until the ban on it was lifted in the mid-19th century. But as bringer of Western education and political ideals, it has had an influence out of proportion to its numbers.

The largest religion in Korea is Buddhism. Confucianism, now weak as an organized cult, has spread its influence into every aspect of Korean life, with its austere ideals of loyalty,

service, formalism, and scholarship.

Koreans are guaranteed unequivocal freedom of religion under today's constitution.

### Education

It is the influence of Confucianism that makes Korea such an education-oriented country. Confucian scholasticism too was responsible for the overemphasis on the arts and humanities, at the expense of sciences and technical-managerial skills, that held sway until recently.

With the modernization and industrialization of the country, engineering and technological studies have been emphasized to produce a pool of skilled manpower for trade and industry.

Korea has an 88.4% literacy rate, and the enrolment in higher education is 247,610, or 78 for every thousand of the population, a remarkably high rate in a developing country.

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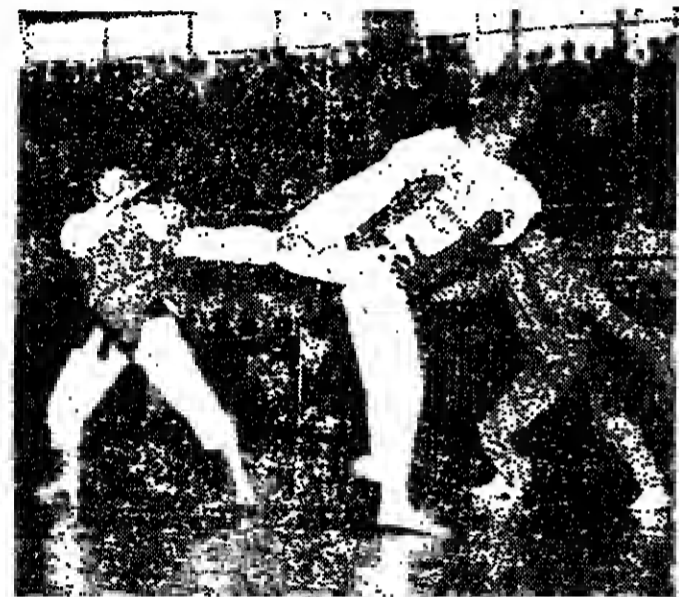
### KOREA PRESERVES ANCIENT CULTURE

Korea was one of the last Asian countries to be opened to the West, and her history in modern times has not been conducive to the attraction of casual visitors. Thus it was not until the late 1960's and early 1970's that Korea's potential as a tourist destination began to be realized.

Encouraged by the gradual completion of first-class hotels and modern internal transport facilities, an ever-increasing flow of foreign tourists has begun to discover the erstwhile "Hermit Kingdom" of Asia. This increase was led by the Japanese, who started to utilize their new-found affluence for foreign travel, but also included sizeable numbers of Europeans and Americans.

What the visitor finds in Korea is a compact, picturesque land with impressive cultural remains from a long history, inhabited by a friendly, energetic and outgoing people. The combination is a winning one, especially considering the relatively low costs still prevalent in Korea.

If the traveller has time and inclination only to visit the capital city of Seoul, still he will encounter much that is rewarding. Within walking distance of the modern downtown hotels, he will find three ancient palace compounds preserved just as they were in the days of the old royal dynasty, but converted into public parks and gardens.



Two foreigners engage in a Taekwon-do match in the First International Taekwon-do Championships held in Seoul last summer. The Korean art of self-defence is being taught in many countries by Korean instructors.

The Toksu Palace, just off City Hall Plaza, is the smallest palace compound. It contains a throne room and audience hall as well as relics such as a stone water clock. Two Western-style buildings, later additions, house the National Museum of Modern Art, where permanent and special exhibitions are housed. In summer there are outdoor symphony concerts in the gardens, where in autumn a giant Chrysanthemum Show is held.

The Kyongbok Palace lies just behind the national capitol. Its grounds are extensive but many of the structures were dismantled during the Japanese occupation. However, it is the site of the imposing new National Museum, where tens of thousands of artifacts from past centuries are on display. These objects of aesthetic and archaeological interest range from gold crowns dug up from ancient royal tombs to great iron Buddha images, delicate jewelry, and the fine celadon and porcelain ceramic masterpieces for which Korea is most noted.

Not far away is the Changdok Palace, perhaps the most interesting of all, since it preserves the living quarters and furnishings used by the royal family, plus royal costumes, vehicles, and many other historical mementoes. The large Secret Gardens are adjacent to the palace buildings, where gorgeous flowering shrubs half conceal the colourful pleasure pavilions and artificial ponds that dot the landscape. There is a big zoo and amusement park next door.

One may also visit Korea House, a government-maintained traditional mansion where folk dance shows are held regularly.

For those interested in modern amusements, the major hotels boast fine restaurants serving Korean, Japanese, Chinese and Western foods, in addition to night clubs. There is also a gaming casino at the Walker Hill resort.

No tourist should miss the chance of doing some shopping, and acquiring a selection of typical native items, including fine brass and lacquerware. There are bargains to be had in leather goods, jewelry, custom-made clothing and many other items too.

Only thirty minutes from downtown Seoul by bus on the southern expressway is a unique new facility where in an easy half-day the traveller can get a glimpse of the old rural Korea, now fast disappearing. This is the Korean Folk Village, where farmhouses,



As part of full-fledged government endeavours to explore energy sources a new hydro-power station was built in the northern outskirts of Seoul. The Paitang Dam, featuring the "low-head valve-type" power plant, is the fourth hydro electric plant erected along the Han River.

public buildings, and wealthy homes are duplicated from those of the past in exact detail. The village is not a museum, but a functioning community where farmers and artisans may be observed—and photographed—performing their old tasks in the old ways.

Here one sees a scholarly calligrapher and a herbal pharmacist at work; farmers threshing grain with flails; craftsmen making reed hats, straw mats, cotton cloth and clay pottery. All this takes place amidst the domestic furnishings and decorations of the past, each detail of costume and equipment being authentic. There are also folk dances and simulated village ceremonies typical of a period about 200 years ago.

For those with more time or initiative, Korea is dotted with splendid Buddhist temples and scenic vistas. Perhaps the best place to visit is Kyongju, once the capital of the Silla kingdom over 1,500 years ago. Royal tomb mounds there are in process of excavation, and the treasures thus discovered are on view in the national museum branch nearby. The entire town is a "museum without walls", with many imposing remains of ancient times, such as a stone observatory tower and a stone-lined underground "royal ice box".

Just outside Kyongju lies the huge Bulukuk-sa Temple, which has now been fully restored to its ancient splendour, repository of many national treasures. And on a nearby mountain peak, reached by paved roadway, stands the unique grotto shrine called Sokkulam, where rays from the rising sun above the distant sea at dawn strike the forehead of the great granite Buddha image,

surrounded by masterly bas reliefs in a domed chamber. This shrine is regarded as one of the towering masterpieces of East Asian Buddhist art.

In a few years Kyongju will be the site of an ambitious resort complex now under construction, with 3,000 modern hotel rooms. The Bomun Lake Resort, financed in part by the International Bank for Reconstruction and Development plus private and government investment, bids fair to be one of the major pleasure palaces of the East.

Of course the visitor should also make the easy two-hour flight to Cheju Island, a volcanic land mass off the southern coast, whose subtropical climate permits the raising of citrus fruit, and whose warm waters invite swimmers, as well as the attentions of hardy diving women who harvest seafood from the depths. Here as elsewhere tourists will find a modern luxury hotel and every convenience.

Another major attraction is the Sorak Mountain National Park on the east coast, where in autumn the fantastically shaped steep granite peaks are shrouded by milky mists and festooned with brilliantly coloured leaves; and where snow sports are the main activity in winter.

Then there is the Hallyo Inland Waterway, strewn with jewel-like islands and grotesque lava rocks—the stately Haein-sa Temple with its collection of 80,000 carved wooden printing blocks of Buddhist scripture—peaceful Songni Mountain with its hiking trails snaking up to remote shrines and hermitages and guest houses.

Indeed, today's Korea has something for everyone, as more and more world travellers are finding out, with pleased surprise.

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From Charles Hargrove... The marriage between Peugeot and Citroën was solemnized today by a communiqué setting out the financial terms of the contract...

VW putting 30,000 on short time

Wolfsburg, Dec 6.—Volkswagen said today that it would lay off 30,000 of the 54,000 workers at its four German plants other than Emden and Wolfsburg from December 16 to 20...

Saudi Arabia takes over Aramco by agreement

By Our Energy Correspondent... A basic agreement on a 100 per cent Saudi Arabian government takeover of the American owned Arabian American Oil Company (Aramco) has been reached according to a Middle East Economic Survey report from Riyadh...

VT group rises now to £5.8m

By Peter Hill and Margaret Drummond... Qualified clearance has been received by the British Steel Corporation from the EEC Commission to go ahead with plans to acquire a controlling interest in the private sector steelmaking group of Johnson and Firth Brown (JFB)...

Opposition mounts to BSC's control of Firth Brown despite Europe approval

By Peter Hill and Margaret Drummond... BSC, which revealed last night that it had been talking to interested parties in JFB over the past six months, will ahead of the crisis which befell Jessel Securities, which owns about 34 per cent of the JFB equity, has already made a formal offer for the entire JFB equity...

Shares fall back to 16-year low

By Our Financial Staff... Equities returned to their 16 year low point yesterday on the London stock market after a session from Mr Benn on the future of BLMC, and rumours—later denied—of cash problems at Barmah Oil...

Port charges up in new year

By Michael Bailly... More port charges are to go up on January 1 in line with London's recently announced 20 per cent...

Tanker rates to rise 40-45 pc

Worldwide, the schedule by which all tanker freight rates are assessed, is to be ably revalued from January 1, according to ship brokers here...

Accelerating unemployment faces Bonn

Continued from page 1... The total of 799,300 represents an increase of 127,000 on October and of 467,500 over November last year. The rate of increase is accelerating. Dr Stungl said, and the increase was well above the normal seasonal one...

Next chairman of Lloyd's is Mr H. Hudson

Mr Henry Hudson, 55, has been working at Lloyd's for 36 years and became an underwriting member in 1957... Yesterday's elections provided Lloyd's not only with a new chairman but also two new deputies to succeed Mr Jack Cresswell and Mr Thomas Laoghton...

Belgian bank's foreign exchange deal losses

Brussels, Dec 6.—Banque de Bruxelles SA's losses on unauthorized foreign exchange operations, announced in October, will be closer to 1,500m francs (about £17m) than to 600m francs, a bank spokesman said today...

How the markets moved

Table with columns: Rises, Falls, THE POUND, and FT index: 163.2 - 3.0. Lists various market movements and exchange rates.

Officers protest scheme... Government efforts to peg discounts on bread may be able to stop to cut competitively, the Department of Prices and Consumer Affairs said yesterday...

PERSONAL INVESTMENT AND FINANCE

Taxation

Shares can be better than a cash dividend

When writing about scrip dividend options a month ago I said that in deciding whether to elect for a scrip dividend or cash the tax consequences deserve as much consideration as the risk element involved in going for a larger stake in the company.

Many readers have asked if I will discuss the tax consequences in greater detail and their interest reflects the growing tendency of companies to offer scrip (fully paid ordinary shares) as an alternative to cash. Tesco did so quite recently, so did Davy Interational, UK Optical and Simon Engineering, to name but a few. The number of shareholders taking advantage of the option in Simon Engineering was fairly representative of the general trend, about 25 per cent.

This practice has grown since the change in company tax law on April 1, 1973. Previously there was a special piece of law (section 236 of the Taxes Act, 1970) under which companies were required to pay income tax on the scrip and the shareholder had to pay surtax, if liable to that type of tax, on the gross amount of the dividend. For capital gains tax purposes the amount of the scrip dividend was treated as part of the cost of the enlarged holding.

Shareholders who take a cash dividend are liable to income tax and to the investment income surcharge on the grossed up figure, but whether there will be any tax depends on each person's taxable income and the level of investment income. The basic rate tax is paid at source by the company (this is the "tax credit" that appears on the dividend voucher). So the shareholder who is taxable only at the basic rate will have no tax to pay.

To be in this position his income from all sources, including the gross amount of the dividend, and after personal allowances and reliefs have been deducted, must not exceed £4,500. But there will be a surcharge to pay if the grossed up amount of his investment income exceeds £1,000. The surcharge is 10 per cent on the first £1,000 and 15 per cent on the balance.

It may be that the shareholder has no taxable income at all. His allowances and reliefs may exceed his income, in which case he will be entitled to a refund of the basic rate

CASH DIVIDEND VERSUS SCRIP DIVIDEND OPTION. Assume dividend received £67, tax credit £33, gross £100 or capital gain £67. Table comparing Cash Dividend and Scrip Dividend options for Exempt person and Basic rate taxpayer.

tax deducted at source on the cash dividends. Alternatively, the shareholder may be liable at the higher rates of tax, ranging from 38 to 53 per cent. In such a case, by taking a cash dividend there will be further tax to pay on the gross amount of the dividend, less the 33 per cent basic rate paid at source. Additionally, there may be the 10 or 15 per cent surcharge.

If for example, the top rate of a shareholder is 48 per cent (taxable income in the £6,000/£7,000 range) and the dividends attract the 15 per cent surcharge, there will be additional tax to pay of 30 per cent (that is 48 per cent, less the 33 per cent basic rate, plus the 15 per cent surcharge).

What if the shareholder takes scrip instead of cash? The shares will have a market value equal, or approximately equal, to the amount of the cash dividend. If the shares maintain their value—and this is the least of the shareholder's hopes—a capital gain will be made, by the time the total holding is finally sold, equivalent to the amount of the cash dividend foregone.

whole of the gain over £5,000 is treated as the highest part of the individual's income, taxable at his income tax and surcharge rates. The effect for an exempt person with a modest gain is that no capital gains tax is payable, and for the basic rate taxpayer the liability is 16.5 per cent.

As a general guide for readers the attached table summarises the comparative tax consequences of taking a cash dividend or scrip. Providing the shares do not suddenly appreciate in value—highly unlikely at present—the conclusion for the exempt person is clear. He will be better off taking a cash dividend and claiming back the basic rate tax.

Further up the scale, the 53 per cent higher rate taxpayer, who is also paying the 15 per cent surcharge, will be better off taking scrip and paying tax of £20 on a £67 gain rather than £35 (£33 less basic rate tax £3 plus 15% surcharge) on a £100 dividend—provided the shares do not lose their value too dramatically.

For those between these two extremes the position is by no means so clearcut. Much depends on whether the shareholder needs the cash to maintain him in the manner to which he is accustomed, and on how he sees the future trend of the market.

Vera Di Palma

Pensions

If a widow has to rely on the state

There is a basic difference of philosophy between the approach to benefits on death before retirement in occupational pension schemes and that of the state. This is equally true of the existing state scheme and of Mrs Castle's proposals.

In principle, the flat rate state scheme at the present time adopts two criteria for eligibility for benefit on a man's death: benefit is payable only to a widow; and it is payable to a widow only in circumstances where she may be expected to need help.

Thus there are three types of flat-rate benefit payable to widows: widow's allowances, widowed mother's allowances and widow's pensions. The result is that a widow receives a weekly payment for a period of six months after her husband's death in all cases, because this is considered necessary to provide her with a time to replace her life.

After six months, a continuing weekly payment is made to an older widow or as long as the widow has dependent children; but once the children have grown up, payments cease unless the widow is too old to be able readily to take up work again. This condition is considered to be satisfied if the widow is over 50 when her husband dies or (if she had children to bring up) when her children grow up.

Of course, 50 is a purely arbitrary age; there is a lot of variation from one person to another. In recognition of this, and to avoid too sharp a difference between those who qualify and those who do not, reduced benefits are payable on a sliding scale over 10 years, taking the minimum age for any widow's pension, even on a reduced scale, down to 40.

Need for help is a continuing state, not a single event. The state scheme therefore provides for the cessation of the widow's pension if the widow remarries, on the grounds that her circumstances are no longer such that she is likely to be in difficulties.

There is also provision for suspension of the benefit during any period when the widow is living with a man as his wife.

The fact that cohabitation results in suspension of the benefit, but remarriage in forfeiture, has been the subject of a certain amount of cynical comment. In respect of a flat-rate benefit, the position is not as bad as may appear at first sight, because if the second husband dies, the woman is again a widow and should again become entitled to a widow's pension.

It is not entirely satisfactory, however, because if the second marriage is terminated by divorce or separation the former widow does not again resume her entitlement to widow's pension.

Perhaps the idea is that in these circumstances she ought to be able to claim some support from her second husband as part of the divorce settlement. This may be true; but it will not always happen.

When Mrs Castle's scheme becomes operative, these flat-rate benefits will continue as the first tier of the new arrangements. On top, there will be earnings related benefits (that is to say, related to the husband's earnings). The basic principle underlying entitlement to benefit will be the same.

So a widow will not be entitled to a pension purely

because she is a widow, but only if her circumstances are such that widowhood may be expected to give rise to financial problems. We may note, in passing, that this reasoning does not extend to the death of pensioners—their widows are entitled to a pension, even if young and childless.

To continue, however, with the position before retirement, the conditions attaching to the second-tier widow's pension mirror those outlined above; pension is payable in full only to a widow who is over 50 when her husband dies or (if there are dependent children) when the children grow up. There is a sliding scale between 40 and 50.

As to the case of the present flat-rate benefit, a widow's pension will be suspended during any period of cohabitation and terminated on remarriage. As far as the first-tier benefit is concerned, the considerations are the same as for the present flat-rate scheme.

It is a different matter altogether, however, in respect of the pension. The amount of this depends on the earnings record of the former husband and the length of time for which he had been contributing to the scheme.

If a widow who receives a substantial widow's pension (because her husband was well paid) builds a large entitlement over many years, remarries to a younger or less well paid man, she stands to lose a lot: even if her new husband dies quite soon after the marriage, her second-tier widow's pension will be the amount related to her second husband's earnings record.

She cannot recover the entitlement to the pension she lost on remarriage. This compares unfavourably with the widow's pension if she lives with a man without marrying. Then, if she ceases to live with him, whether because they part company, or because he dies, her former widow's pension again becomes payable.

It looks as if the implications of earnings related pension have escaped those responsible for devising the conditions of the scheme. As to the case of the present flat rate scheme, children will presumably receive a first-tier benefit but they will not qualify for any additional earnings related provision.

Perhaps the most surprising thing about Mrs Castle's proposals is the failure to follow the same logic as has been applied in occupational schemes for benefit through into the form of the benefit. One could almost believe that there has been a failure to distinguish between the two.

In consequence, the form of the benefit is entirely inappropriate; I discussed this problem in another article recently. One justification put forward for a "brick" system for the widow's pension—the system by which benefit is built up year by year throughout the period of employment—is that the widows to whom this pattern gives less are the younger ones, in general; and it is these who, broadly speaking, have less need.

Such an argument overlooks the entitlement requirements. Young widows who are not likely to be in need do not, in fact get anything at all. Those who qualify for benefit may be expected, if anything, to have greater need, not less, than an older woman, because of the absence of any additional child's benefit.

The implications of earnings related benefits have not been properly considered in this area. Occupational schemes, entirely different principles are applied and the coverage is in consequence much wider. I shall turn to this side of the problem in my next article.

Eric Brunet

Estate planner in waiting for a topsy-turvy world to right itself

Eileen Muckle was appointed head of the estate planning division of Barclays Bank Trust Co just over a year ago. Since then her business world has been turned topsy-turvy. The first year in any new job is always the most difficult. When it is accompanied by fundamental legislative changes in respect of estate planning, the job becomes doubly difficult.

Small wonder then that Eileen Muckle has no ambition, at the moment, other than "to sort out what we can do, and how best we can achieve it". Publication on Tuesday of the Finance Bill, with the expanded details of the proposed new capital transfer tax, will be an important step forward in resuming the normal activity of the estate planning division in meeting the needs of the 240-odd clients who walk through the door in a normal year.

Many of the clients will want to see Eileen Muckle personally. "There are always those who feel they have got to see the manager." This doesn't bother her in the least. Apart from keeping her band in, "I've always enjoyed the practical side of the job", she explains.

This is the reason why after studying law at King's College, Durham and qualifying as a barrister, she entered the Trustee Company of the old Martins Bank (merged with Barclays in 1969). "I was always interested in the Charities side, from a practical point of view, and decided to try it with a large corporation to see how it worked out."

It worked out so well that Miss Muckle, now 39, has over 200 clients. She worked her way up through the Marins Bank network and was a controller in Bristol with that bank at the time of the merger. She immediately moved to head office of the enlarged bank's Trustee Company as an assistant manager in the estate planning division and after two years as deputy manager became the boss last year.

Despite all the numerous advertisements exhorting young girls to enter banking with a view to ending up as a branch manager, there are in reality very few senior women in banking. Barclays, for example, has a line branch managers and an assistant general manager in charge of women personnel, and Eileen Muckle, as department head.

Banking has its own hierarchy, sometimes unfathomable to the outsider, but Eileen Muckle's



Eileen Muckle: Mitigation of taxation is not the whole picture.

grade as head of estate duty planning is equivalent to a head office manager. The staff of nine men she controls are all (bar one) appointed staff—a nicety which means they have been selected by a board. The nearest analogy appears to be the military one of staff officers as opposed to field officers.

Estate duty planning per se no longer exists in the wake of the new capital transfer tax, which becomes operational in March despite the absence of any relevant details. This distinction between the old and new tax systems does not bother Eileen Muckle. "I've always preferred to describe our operation as personal financial planning, anyway", she says. "Mitigation of taxation is important, but it is not the whole picture."

The estate planning department is inevitably geared towards the upper end of the market. The wealthiest individual client is one worth £10m. At the other end of the scale £100,000 and to extreme cases £50,000 are the minimum levels at which the division begins to get involved. The average client is the man with assets of between £250,000-£300,000.

Some approach the division directly, but most clients originate through either bank branches or the trust officers. The local trust officer generally

interviews the client to assess the appropriate service required; if the services of the estate planning division look necessary, then someone from Miss Muckle's office will consider the problem and quote a fee before getting down to brass tacks.

There isn't a pattern-book diet. Some will be people who have built up a fortune (small or large) from scratch and others will have inherited wealth. But a typical problem does seem to be the client who has almost all his assets tied up in one activity, be it a business or a farm. In the past the question was always: did the client want to preserve the asset or obtain the maximum monetary return? The answer was nearly always "yes" to the former.

Once a client's affairs have been put in order, the estate planning division rarely sees them again. There is not a follow-up service. "We are not abandoning them however," says Miss Muckle. "They have other banking connections and usually do have their memory jogged from time to time." She does warn clients, however, that if they are proposing any radical alterations—such as the flotation of a private company or emigrating—they ought to come back.

One suspects that the new

capital transfer tax will be a sufficient goad to send many clients scurrying back to the estate planning division. Although in the limbo between the announcement of the new tax—a lifetime tax as opposed to estate duty at death—only most clients have preferred to wait for the detailed provisions of the tax.

But the different nature of the capital transfer tax will not affect the operation of the division. "It is still going to be possible to arrange the affairs of our clients to obtain the maximum use of their assets according to their individual philosophy."

The image of estate planners as people who are willing to use, in some instances, the most devious of means to obtain the maximum tax benefits for their clients is one which Eileen Muckle is anxious to dispel. "It is the philosophy of the individual which is paramount", she says, "and this sometimes does not include financial considerations."

The most obvious example is that it is no use advising someone to emigrate to the Cayman Islands to secure tax advantages when he is going to be supremely miserable sitting there and scratching his mosquito bites.

Margaret Stone

Assurance

More about cover in ill-health

Two weeks ago I looked at some of the health problems which may cause little or no difficulty so far as life assurance is concerned.

Unfortunately, not all impairments fall into that category. Life offices are anxious to help as much as possible, particularly in view of the advances in medical knowledge, but, at the end of the day, they are in business to make profits—for the benefit of profit-sharing policyholders and shareholders in the case of proprietary companies and solely for the former in the case of mutuals.

If anybody with a health impairment wants a long-term policy, the office will be uncertain about how to treat the request unless it knows something of the long-term survival rate for that particular impairment.

Although individual medical examinations are made, to discover the nature and severity of impairments, life assurance offices are using statistics compiled from groups of people similar impairments and they then strike an average rate.

Sometimes diabetics think they are uninsurable. This is by no means so. One leading office in the field of impaired lives, the Sun Life Assurance Society, was giving cover for diabetics even before the discovery of insulin.

For anyone who develops diabetes at a comparatively young age, much depends on whether there are complications. For instance, life assurance should be obtainable, provided blood pressure is not unduly raised, the kidneys are not degenerating, and so on.

The term of the policy may very well depend on the length of time since the discovery of the diabetes.

It is a fact of life that it is always best to arrange life assurance as early as possible. This is even more important for a diabetic. Thus anyone who discovers that he or she is a diabetic when still comparatively young should step up the cover straight away.

The terms will become more severe the longer is the interval since the diabetes was discovered. There are less serious problems for those who discover that they are diabetics in middle age since often it will be possible to control it by diet alone.

High blood pressure, also, can cause difficulties. Most life offices have what can best be described as "standard" blood pressures and allow some tolerance above those levels before quoting special terms.

But life offices sometimes appear to be unduly harsh if they ask for an additional premium from somebody with raised blood pressure when his doctor is not treating it in any way. The reason for this is simply that after weighing the pros and cons often a doctor may think it best not to treat the condition. But it cannot be ignored by the life office.

Probably terms will be offered for some class of life assurance (even though it may be quite a short term). But there may be some cases of raised blood pressure which are so severe that an office is not prepared to quote.

If the pressure is well controlled, a proposer's chances are better. But the company would need to see that the treatment had been effective over a reasonable period—perhaps for a year or two.

In considering a case, both the degree of control and the length of time for which it has been effective are important to a life office.

Anybody who has had a coronary thrombosis and has made a good recovery should be insurable; but he must expect to pay a substantial extra premium.

Views among insurance companies can vary over the inter-

pretation of "a good record in these circumstances, I can generally be taken to that six months or so elapsed since a return to normal activities for a not normally at work.

For anyone with a hist mental trouble, cover should be obtainable, but much depends on whether in-t treatment has been. Naturally, that is looked as a more serious risk.

Life offices feel that a mental problems are con with marital difficulties at work. So, if a has remarried happily, a different job where the atmosphere is different will help.

Factors such as these as important as past! Nevertheless, it does not apply to follow that norms of premium will be charged a company will look part carefully at policies, as term assurance and fair come given in return! premiums.

On the whole quest higher premiums, some offices prefer to charge a premium for only the five years, whereas others of smaller additional amount apply it to every premium.

With the first metho company has the extra in its books more quickly as the total extra premium be lower than where di mium is paid over the fu. Also, if there is a clai company will have to more premium by th death of the insured.

Usually a company will a "debt" as an altero a higher premium under life or endowment policy instance, there is a deb per cent at the outset, there be a death claim first year, only 40 per cent sum assured will be paid.

Normally, the amount debt will decrease dur term of the policy, giv progressively higher cover, u full sum assured becom able.

A debt at the outset, acceptable if a policy is primarily for inv reasons, but not where it is to provide financial ion in the event of. Sometimes, however, a bination of an ad premium and a debt helpful from the tax p view.

The normal relief of t life assurance premi present worth 16 1/2 per the premium) can be on an annual premium to 7 per cent of the ha assured. A loading for reasons can easily premium above that lin the result that much of t ing may be ineffectual relief.

If, however, a debt i usually, provided the de more than about 80 per the outset, this is igno a premium qualifies for relief, provided it is le 7 per cent of the fi assured. It can be sen have a combination of tional premium and de cent.

For instance, one of the case of a 44-year-c taking out a 20-year wi policy. The basic rate per thousand pounds o But his impairment just additional premium of thousand, or a debt of cent.

Neither is likely to l factory on its own. T tional premium would, a total premium up to, thousand—over the lin per cent. Accepting t might be even more consequence—reducing ally the effective sum for the purposa of cal the premium limit.

The solution could be additional £10 per tho be paid in premium, the total premium u per thousand—within t cent limit. A debt of cent (decreasing over t term) could also be rak should up affect the l tax relief purposes in e premium.

Views among insurance companies can vary over the inter-

John Drumr

Law

When your nearest and dearest can land you in trouble

Bacon tells us that "a bath wife and children bath given hostages to fortune" and the law in fact sets many snares and traps for the innocent head of the family.

Admittedly, in recent years the peodulum has in one respect swung to the husband's side. Since 1970 a man who deserts his wife can no longer be made to pay the family bills she incurs for day-to-day living expenses. She now has no power to pledge her husband's credit, but must get a court order for maintenance.

Nevertheless, while they are living together, she can still get credit in her husband's name. This is because in law cohabitation as man and wife (whether they are actually married or not) raises a presumption that the wife or mistress is the man's agent to purchase necessary items for the household, for which he must fund the bill.

Sometimes the man can avoid liability by showing that his wife

bad all that was necessary for a woman in her position or, at least, adequate money to buy anything she needed. Alternatively, he may be able to prove that he had expressly forbidden her to pledge his credit.

But this will not protect a husband who has permitted his wife or mistress to make purchases at Fortnum & Mason's over a period. In these circumstances, in order to stop her making future purchases in his name, he must notify the store in question that he has forbidden her to pledge his credit there.

Ironically, where a wife is able legally to pledge her husband's credit, she herself escapes any personal liability for the debts incurred.

In reality, it is most frequently his offspring who expose a man to liability and concern. His teenage daughter may be arrested at a pop festival or a demonstration in support of women's rights. When her father hastens to hail her out, he must

undertake, subject to a cash penalty, to ensure her attendance at a court hearing.

If she fails to turn up at court, her father, as surety, will have to pay and if he is without funds, he could face a very real possibility of imprisonment.

It goes without saying that no parent is liable for his child's crimes. However, where a child under 17 is found guilty of an offence the parent can be made to pay the fine as well as any costs or composition awarded and can also be compelled to give security for the child's subsequent good behaviour.

This is not to say that a parent is automatically liable to pay compensation for any wrongful act or damage his child causes. If little Johnny tells the neighbours that the local bank manager is a crook, no liability would attach to his father.

Again, if on a visit to a local pet shop he procures a harmless snake with which he frightens his beagmaster, to death, the latter's widow would have to sue Johnny for damages and not his father. The trouble is that

as Johnny is under 18, a court will generally appoint his father guardian ad litem, although in this case he is not liable to pay the costs of an action which succeeds against his son.

A father who allows his son to keep dangerous pets would be responsible if they were allowed to escape. Again, if Smith senior gives his son a chemistry set, and Smith junior succeeds in producing a catastrophic explosion, Smith senior would be responsible, because the presumption is that he ought to have exercised proper supervision.

Air weapons are another example of a potentially dangerous object in a young person's hand requiring parental supervision. Mr Donaldson let his son buy an air-gun, but forbade him to shoot it outside the house. He always used it in the cellar, but one day in breach of his promise to his father, he went outside the house and injured another boy.

His father was held not liable, because he had taken all reasonable precautions to ensure that the gun was used in a safe place. Since that case it is oow

an offence to give an air-gun to someone under 14, and these days the father would probably be held responsible.

In some American cases parental responsibility has been stretched to the limits, even so far as holding parents liable for assaults committed by children who are known to have had the habit of attacking people.

The "attractive child" doctrine has fortunately not yet been applied in England, although a reasonably prudent parent is under a legal duty to take steps to control his children when they have been brought on to the highway. An unruly child left in a car even for a few minutes could start the engine, release the brake or open the door unexpectedly.

Again it sometimes happens that a small child may cause an accident by wandering out on to the road. If the child is so small that it ought not to be allowed out, unaccompanied, a driver who swerves and is injured will be able to sue the parent for allowing the child to stray out on to the road.

Using one's children as servants to run errands can also

involve liability. A man sends his son out on bicycle or scooter so his paper would be respon the boy in his haste r another child or grown-

In legal theory he is able for his son's n riding, not as his pere nally, but as bei "employee". Bicycle it is the best protection

Anyone who takes hi son into the family should see that he is n too much responsibility. For example he may t along to auctions so learn how to value anti

On one occasion he r him alone to bid for item within strict limits his son go beyond his tions, or, to impress his bid for some very cost his father would be b honour the contract.

Paradoxically, being u the young man himsel not be made liable o he bought the item on account.

Ronald I



EDITED BY MARGARET STONE

FINANCIAL NEWS

Prices drift • Burmah denies cash crisis

Stock market has had a fair... about health... Burmah denies the rumour...



Mr J. A. Lumsden, chairman of Burmah Oil.

Rumours of an imminent suspension of dealing in Burmah Oil shares yesterday... The group appears to have controlled the market...

value by a half since the loan was fixed... It is now, incidentally, worth around £182m against a Burmah market capitalisation of £164m...

Henry Thornton in the bond market

Henry Thornton household has... by a strong suspicion that... price of the bond will reflect the... With recession on his mind...

price of the bond will reflect the... If the bonds are issued... Henry will not be able to make a habit of such transactions...

Manganese auditors clash with board over treatment of NVT

By Anthony Rawley... In qualifying the latest accounts of Manganese Bronze Holdings, the auditors, Lever, Honeyman & Co, say: "It is our view that the results of its associated company, Norton Villiers Triumph, should be incorporated in MBH's consolidated profit and loss account."

holders at the agm on December 31... Manganese Bronze, for its part, says in a circular to shareholders that, "the suggestion that the change of auditors would be beneficial pre-dates by some months the difference of view on accounting treatment of the only available NVT results."

Mr Poore also points out that the £5.8m deficit at NVT will be regarded as part of the £6.3m already provided in the NVT accounts for losses and costs of reorganization. Moreover, MBH has already written down by £1.33m its book investment of £3.38m in NVT. So the NVT losses to date do not affect MBH shareholders.

Stock markets BLMC upset industrial shares

The trading account ended with a day of nervous trading in the wake of the developments at BLMC, and a burst of rumours regarding the cash situation at Burmah Oil—rumours quickly denied by the board of the oil group. Turnover remained thin, and falls in major share prices were not usually of any great size.

involved, as well as upsetting investors generally... GKN, a major supplier of steel to the motor industry, fell 7p to 100p. Sheres in Rolls-Royce slipped by 1p to 25 1/2p.

down. One of the few firm spots was Phillips Lamp, at 65 1/2p, but the speculators still heeding rumours of Arab interest in the group. Furness Withy, another favourite for an Arab bid, moved up 13 1/2p. But other industrial issues were upset by the BLMC developments, and end of account profit-taking left shares unsupported.

Profit slip again at Ward and Goldstone

Ward & Goldstone, the Salford-based makers of insulated wires and cables, electrical and plastic accessories, has been increasing its sales with particular emphasis on export markets, but profits are being eroded by ever tighter margins.

Overseas drive rewards Scapa

By David Mott... Unlike many other companies Scapa Group, the Lancashire-based manufacturer of paper makers' felt, has always seen the overseas market as the area with the bigger growth potential.

Midland-Yorks continues to sparkle in opening half

By Ashley Druker... Having hounded to a profits peak in the preceding full year, Midland-Yorkshire Holdings has kept up the momentum in the first half to September 30.

In the half year to September 30 total sales rose 40 per cent to £15.3m producing a taxable profit 75 per cent higher, at £3.09m. A good start has been made to the second half and given that production is not interrupted by outside factors, the directors are forecasting a similar return from the final six months.

Latest dividends

Table with columns: Company, Dividend, Yield, etc. Includes entries for Anglo Transvaal, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam, Anglo Siam.

New cash-raising sale by Wood

Fresh measures to get the W. Wood & Son group back on its feet are outlined in the annual report for 1974. This is the group which reported substantial irregularities in the historical accounting figures for its main subsidiary, British Luggage, and which last month announced net losses for 1973 and the first part of the current year.



Mr Eric Gibbons, chairman of Wood & Son.

will raise the borrowing powers from £1.24m to £3.11m, based on the accounts at April 30. Handshakes in Highlands move... With details of the transfer of residence by Highlands and Lowlands Para Rubber to Malaysia comes the news that the group achieved a leap in estimated profits for the nine months to September 30 from £2.4m to £3.5m.

Grundig sale brings relief to BIH

Announcing at the same time the sale of its offshoot Grundig (Great Britain) to German group Grundig Elektro-Maschinen Fabrik for £2m cash, British Industrial Holdings reports profits more than halved for the year to July 31.

The sale of Grundig (GB) will take effect from July 1, 1974, but by agreement BIH has received a cash dividend of £400,000. But BIH will be responsible for Grundig (GB) trading losses over £30,000 incurred from July 1 to December 31.

and Equity sold

Take-up of the Jessel Indemnity and General Insurance, Life and Equity, was not involved in the guaranteed income bond business. It is basically a vehicle for linked-life assurance and will bring a life fund of £23m to add to Cannon's own of £80m.

diary, the ill-fated London Indemnity and General Insurance, Life and Equity, was not involved in the guaranteed income bond business. It is basically a vehicle for linked-life assurance and will bring a life fund of £23m to add to Cannon's own of £80m.

Greiff gets £1.3m for 3M pref

Greiff Chemicals Holdings has sold the remaining half of its holding of 3M United Kingdom preference for about £1.26m, representing a surplus of some £165,000 over book value. Its last accounts show a holding of 7.2 million of the 32.4 million of 4 per cent 3M cumulative preference producing income annually of about £155,000, in which the company had convertible rights into 3M United States common up to the end of 1984.

Costs rising sharply at Samuelson Film

Suppliers of equipment and services to the film and television industries Samuelson Film Service reports profits up from £405,000 to a record £420,000 pre-tax for its last year to March 31. But now that wages and other outgoings have risen sharply the cost of buying new equipment is soaring. Nevertheless, the company continues to enjoy a strong liquid position.

New Day Holdings

Mr G. R. F. Tompkins, chairman of New Day Holdings, reports that high costs arising from the integration of the newly acquired Midland Ideal Homes business adversely affected 1973-74 profits which fell from £1.08m to £1.07m. A number of properties in the furnishing division are being sold to effect a significant reduction in bank borrowing and to reduce the related interest charges.

French seat belt boost for 'W' Ribbons

As Europe's biggest manufacturer of webbings for seat belt production, 'W' Ribbons Holdings will benefit greatly from the compulsory seat belt legislation recently introduced in France. Shareholders heard the news at yesterday's annual meeting in Geneva.

British Oxygen sells frozen foods unit

For about £300,000, British Oxygen has sold its food retailing subsidiary, Winchester Frozen Foods to Union International of West Smithfield, London. It will become part of J. E. Dewhurst, Britain's biggest butcher.

Trust performance

Table with columns: Trust Name, Growth, Specialist Funds, etc. Includes entries for Prof M, Cap, Small Cos, etc.

Table with columns: Company Name, Share Price, etc. Includes entries for Vavasour Oil & Res, Jessel, National West Fin, etc.

North Sea Assets

At September 30 last a total of £14.1m had been committed to unquoted investments in the North Sea service and support sector by North Sea Assets, launched in July, 1972, and jointly managed by Noble Grosart and Eduard Beres. In May, the balance of capital amounting to £12m was called up from shareholders to provide for the group's expanding interests.

More disposals by Triumph Trust

Agreement in principle has been reached for the sale of Triumph Investment Trust's metal subsidiaries Eisenlegierung NV Metalen & Grondstoffen Onderneming (Groningen) and M. Gunter Kreisel and Mr W. Van-Twout respectively.

AI-Derritron

The board of Derritron is consulting with Kleinwort Benson on an Amalgamated Industrial Sp share offer for the capital not already owned. Meanwhile, shareholders are advised to take no action. With a purchase of one million shares last month, AI raised its stake from 25.5 per cent to about 41 per cent.

Boosey well tuned

World-wide trade generally was going well for music group Boosey & Hawkes in July, with opening results to June 30 justifying the note of buoyancy.

Statistics supplied by Money Management and Unitholder, 30 Finsbury Square, London EC2.



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Forward bargains are permitted on two previous days.

1974			1973			1972			1971			1970		
Stock	Price	Change	Stock	Price	Change	Stock	Price	Change	Stock	Price	Change	Stock	Price	Change
<b>SH FUND</b>														
<b>COMMERCIAL AND INDUSTRIAL</b>														
<b>MINING</b>														
<b>INSURANCE</b>														
<b>INVESTMENT TRUSTS</b>														
<b>OIL</b>														
<b>PROPERTY</b>														
<b>RUBBER</b>														
<b>TEA</b>														
<b>MISCELLANEOUS</b>														
<b>SHIPPING</b>														
<b>FINANCIAL TRUSTS</b>														
<b>AR STOCKS</b>														
<b>IS AND DISCOUNTS</b>														
<b>VERIES AND DISTILLERIES</b>														
<b>IONWEALTH AND FOREIGN</b>														
<b>AUTHORITIES</b>														
<b>GEN STOCKS</b>														



Christmas Gift Guide

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ORCHESTRA
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Christmas Holidays
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ANTIGUA
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Christmas Holidays
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OPTIONAL
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PORTABLE
LSA HOUSE
family home on 3
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PORTABLE
LSA HOUSE
family home on 3
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TRY FLATS
1, 2 miles Brighton
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TRY FLATS
1, 2 miles Brighton
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ES DIRECTORY
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ES DIRECTORY
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ICKENHAM, Chichester
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ICKENHAM, Chichester
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RIGHT - Cressy
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RIGHT - Cressy
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SOUTH AFRICA
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BROADLAND
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PROPERTY TO LET
BROADLAND
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PARK VILLAGE WEST
N.W.1.
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TOWER HOUSE
PARK VILLAGE WEST
N.W.1.
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Farmhouse and buildings
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FOR SALE
Farmhouse and buildings
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SEVERN VALE
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BUY YOURSELF THE
SEVERN VALE
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SURREY
UP TO 50 ACRES
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PROPERTY WANTED
SURREY
UP TO 50 ACRES
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ACCOUNTS MANAGER / BOOK-
KEEPER
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ACCOUNTS MANAGER / BOOK-
KEEPER
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WORKING MANAGER
AND MANAGERESS
REQUIRED FOR PRIVATE
RETIRED PERSONS HOME
ON THE SOUTH COAST
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WORKING MANAGER
AND MANAGERESS
REQUIRED FOR PRIVATE
RETIRED PERSONS HOME
ON THE SOUTH COAST
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SPECIAL
REPORTS
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THE COMPANIES ACT 1948
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CHAUFFEUR
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COMPANY DIRECTOR
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ENTERTAINMENTS
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LEGAL APPOINTMENTS
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LEGAL APPOINTMENTS
ALWAYS LEGAL STAFF
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ACCOUNTANCY
OPENINGS OF ALL LEVELS IN PUBLIC
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LEGAL NOTICES
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